WHICH?

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FEBRUARY 2002

A place in the sun

YOUR GUIDE TO BUYING PROPERTY ABROAD

Money online

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LOOK GOOD, BUT HOW DO THEY COOK?

www.which.net

Healthy savings

FROM CALPOL TO COLGATE – WE FIND THE BEST PRICES

Medicines price check: Tesco beats Sainsbury's by a healthy 34 per cent

In May last year, resale price maintenance – effectively a type of enforced price fixing – on over-the-counter medicines was finally scrapped. It prompted a round of price cutting on a wide range of everyday medicines. But we wanted to see whether lower prices were being maintained.

It's clear from our survey of 66 stores up and down the country that there are still savings to be made on medicines – and that Asda and Tesco are leading the way. Our basket of six items, including Nurofen, Lemsip and own-brand paracetamol, cost £13.27 at these stores. That's a huge 34 per cent less than the same goods at the most expensive store, arch rival Sainsbury's. Even independent chemists were offering better value than Sainsbury's and second-from-bottom Safeway. As a group, independents' prices for medicines were just lower than the mid-point of all the stores we visited.

We also compared prices for a range of other goods including toiletries, baby care products and a mix of supplements and herbal remedies. Overall, Boots was the most expensive store for the full range of products we bought. If you're doing this type of shopping at Boots, you could save as much as 17 per cent by switching to Tesco.

Finally, and on a sad note: last month marked the death of Michael Young – Lord Young of Dartington. He was a seminal social innovator and founder of *Which?* and Consumers' Association. We pay our tribute to him on p55.

Helen Parker, Editor

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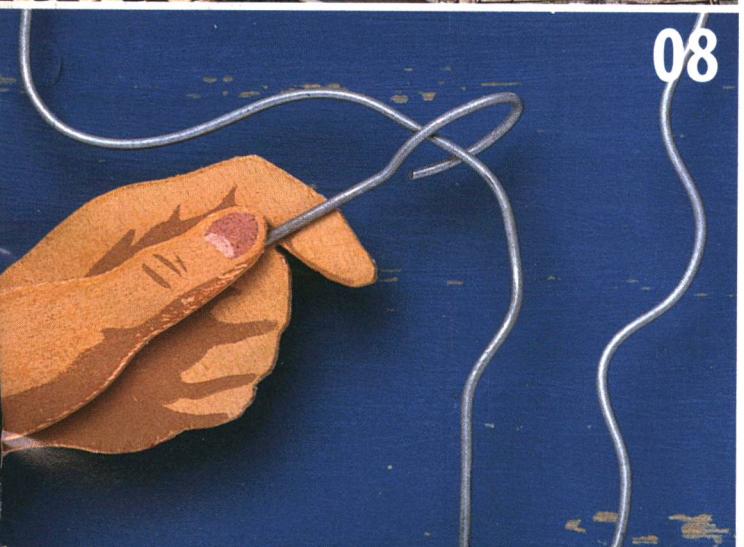

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insidestory

Consumer stories that make a difference

Stores' VAT 'saving' scheme exposed

INVESTIGATION

Some of the biggest high street retailers may face VAT bills for millions of pounds because they have been operating a scheme considered 'tax avoidance' by Customs and Excise.

We've been receiving a steady trickle of enquiries about 'card handling fees' being charged by household names such as Currys, Tesco, PC World and Sainsbury's, among others. However, an enquiry from *Which?* member John Lawson-Reay made us look into this practice more closely.

John bought some equipment from PC World at £1,899 inclusive of VAT. He paid using a debit card. He's self-employed and VAT registered which means he can claim back VAT on equipment he buys for his business. He was expecting to claim back around £283. Instead the VAT receipt showed the total cost of £1,899 was made up of £1,575.76 for the equipment, £275.76 VAT and a card handling fee of £47.48 on which no VAT was charged. When he challenged PC World it said it is company policy to make this charge.

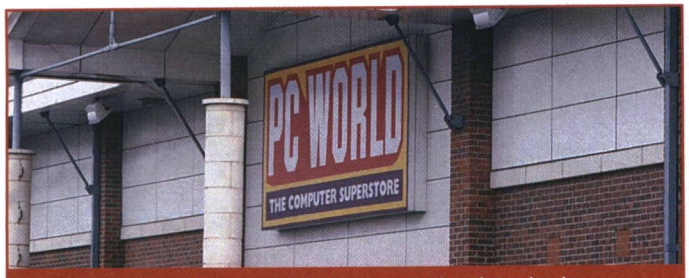
We asked retailers about these fees. They told us that this was a standard way of dealing with card transaction charges that they have to pay. Instead of passing these fees on to the customer, the retailer reduces the price of the item for customers who pay by card and effectively absorbs the fee in the overall price.

Retailers do pay charges but only around 0.2 per cent on debit card and 1 per cent on credit card transactions. Yet typically they are charging handling fees of 2 to 2.5 per cent.

The reason retailers have introduced these card handling fees is to save tax. They reduce the cost of a VATable item and increase what they believe to be a non-VATable item (the fee) to make up the price. The customer doesn't notice as they don't pay more, but the retailer gets to keep the VAT that would have been charged on the part of the price that's replaced by the card handling fee.

The VAT that went unpaid on John's purchase was £7.24, but multiply that by the billions of transactions in major high street retailers every year and that's a lot of unpaid VAT.

However, retailers running this scheme may be in for a nasty shock. Customs and Excise (C&E) regards it as tax avoidance – and stated so publicly last March. It told us: 'We consider that any fee associated with the purchase of a VATable item should also have VAT levied on it.' We've made a formal complaint about these fees to C&E. We think these schemes by the multinationals are unfair on small businesses and steal from the public purse.



VAT's not fair: PC World's 'card handling fee' prompted our investigation

Predictions of a European fridge mountain may be exaggerated – but new rules for disposing of old fridges have caught government, electrical shops and councils on the hop.

The effect for consumers is that, when you buy a fridge or freezer, it's unlikely the shop will take away your old one. Chains such as Currys, Comet, John Lewis, Powerhouse and Argos all scrapped this service in the countdown to the change, blaming either extra costs or logistical problems.

From last month, CFCs have had to be removed from insulation foam before fridges and freezers can be recycled or scrapped. The problem is that no plant yet exists in the UK that can do this. An added problem is tighter rules on storing the appliances.

Local authorities have a duty to take your old fridge, but you may have to pay £30 or so for the council to collect it. If you're lucky, it will be free – it depends on your council's policy. If you can take it to the local dump yourself, there's no charge. Councils estimate their storage and disposal costs are up to £35 a year per fridge.

The government discovered only last summer the full implications of the directive to which it had signed up. Now the race is on to build a plant to extract CFCs, and councils will have to store appliances in the meantime – likely to be several months.

It's estimated that UK households throw out three million fridges and

FRIDGE FIASCO

Industry rewards pension mis-seller

It's been a busy time for the Prudential. First the international financial giant was fined £650,000 by the watchdog – and decided to pay using policyholders' funds. Then, just ten days later, it had to dust off its Sunday best to receive an industry gong for its customer service.

The Personal Investment Authority (PIA, now part of the Financial Services Authority) announced at the end of October that the Pru was guilty of a string of failings. These centred on delays and apathy in sorting out compensation for victims – or relatives of deceased victims – of mis-selling by its staff.

The PIA's damning findings followed a visit to the Pru in spring 1999. Inspectors reported that the company had failed to progress priority cases properly, some of which had been delayed by more than six months by the time of the visit. Its record keeping was also criticised. The Pru said it regretted its fine and emphasised the 'procedural failings' had occurred three years ago.

It decided to pay the fine out of the with-profit investment fund rather than out of purely shareholders' funds. The Pru's original £2 billion pension mis-selling compensation costs are also hitting policyholders' reserves – also known as orphan assets.

A few days after the PIA's announcement, the Pru got the industry's self-regulated quality mark, under the Raising Standards scheme (designed to promote confidence that consumers would be treated fairly). The independent Pensions Protection Investments Accreditation Board assesses companies for it.

We have a number of concerns about with-profit policies and orphan assets, see, 'What profits?', p42.

freezers each year. The government is giving £6 million to about 400 English authorities to help with storage costs. Scottish and Welsh authorities are also to get help. But there are fears that the funding is too little – and that some councils may run out of space.

The Department of Environment, Food and Rural Affairs told *Which?* that some small shops are still offering the 'take back' service. It said there was no reason shops couldn't remove old fridges, apart from costs.

Relations between the government and big stores have been frosty. Local government sources say the stores are short-sighted: a directive due in 2004 is expected to make stores responsible for disposing of old appliances.

There are fears that flytipping could increase now that stores won't take away customers' old fridges and freezers

Corgi – the watchdog that behaves like a pussycat

When Caroline Morris bought a house in April 2000 she was surprised when the boiler broke down – it had passed a Corgi safety inspection just months earlier.

Caroline's plumber examined the boiler and told her it was 'in a terrible state and should never have passed an inspection'.

The Council for Registered Gas Installers (Corgi) is the UK watchdog for gas safety. Its job is to ensure the competence of gas installers, and by law gas installation and maintenance work must be done by a member.

Caroline won the cost of repairs

A Corgi inspector agreed with the diagnosis, finding six safety faults – any more than two and a boiler should be classified 'at risk' and fixed immediately.

The original plumber, Errol Davis, of Halifax, didn't return Caroline's calls, so she paid for a new boiler.

Out of pocket and upset, Caroline complained to Corgi, expecting it to take action. Having investigated, Corgi agreed that the certificate shouldn't have been issued. It sent a letter to Davis 'respectfully suggesting' that he 'acquaint himself' with the gas safety regulations – yet it could have struck Davis from the register or asked him to take extra training.

Corgi can't compensate victims for its members' incompetence, and Caroline couldn't sue Davis because he didn't do the work for her. So she sued the vendor of the house. The judge at Halifax County Court said Caroline had been misled by the certificate and awarded her £500 damages – the estimated cost of repairs to the original boiler – plus £80 court costs.

Hearing this we contacted Corgi. It said it would now investigate Davis, and take further action if his performance was unsatisfactory. We think this should have happened at the time. Corgi has a statutory duty for protecting consumers and ensuring gas safety, so it should do more than just write letters to its members when something goes wrong.

CAMPAIGNING FOR YOU

- Private dentistry is to be investigated by the Office of Fair Trading after our 'supercomplaint' about huge disparities in charges, scant price information, and how poor access to NHS dentists leads to less competition. We're delighted at the full-scale probe.

- The National Childbirth Trust has stopped selling the BabySafe Bump Belt, pending further testing. The similar HTS BeSafe now has clearer instructions. The action follows our article 'Pregnant questions over seat belt devices', *Which?*, November 2001, p6.

- Lawrence Neeson, who's been battling over an insurance payout for his stolen Mercedes ('How car insurers dodge paying out', *Which?*, October 2001, p6), has learned that police recovered the car the day it was stolen – but failed to tell him for 11 months, while using it in an undercover sting. We'll update you.

Consumers' Association campaigns for all UK consumers. If you want to know more about our campaigns, go to www.which.net/campaigns

ADVICE TO TRUST

At last, mortgage advice is going to be regulated. The regulator will be the Financial Services Authority – and it will also control the sale of general insurance.

This should mean that your adviser will be legally bound to ensure that the mortgage or cover you get is the best for you.

For years *Which?* has shown that consumers can't be confident of getting unbiased, high quality advice for one of the biggest and most complex financial decisions: their mortgage.

Mortgage lenders and intermediaries (including IFAs, mortgage brokers and estate agents) will be covered. Complaints will be dealt with by the Financial Ombudsman – currently complaints about intermediaries are dealt with under an arbitration scheme.

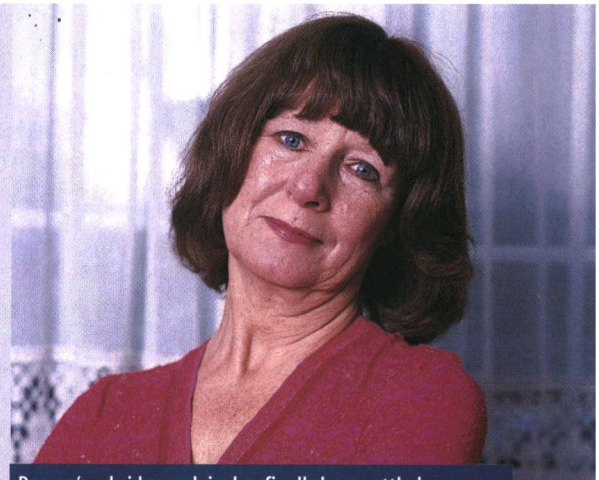
However, regulation is unlikely to begin until 2004. In the meantime the Mortgage Code, a voluntary code of practice, will continue to exist.

HALIFAX REPAIRS THE DAMAGE

It's taken years, but Doreen Bartle is delighted that her mortgage lender, Halifax, has agreed the £20,000 repairs to her conservatory.

The saga began in 1995, when Doreen, who has lived in her house in Beckton, London for the past ten years, first made a claim about her conservatory on her house insurance. She had bought the policy – with Co-operative Insurance Society (CIS) – from Halifax. Doreen told us CIS agreed her subsidence claim and the conservatory was rebuilt.

So when in October 1999 there were further problems with the conservatory, Doreen contacted Halifax. She was shocked when it refused to repair the conservatory, claiming it had not been built to the required standard. Doreen was unable to prove that it was a CIS-approved repair as she couldn't find records of the previous claim, and neither could CIS nor Halifax. However, last July, despite the lack of paperwork, Halifax agreed to pay for the repairs supervised by a structural engineer as a goodwill gesture. Doreen said: 'I'm relieved, but it's a shame it's taken so long to settle.'



Doreen's subsidence claim has finally been settled

ACTION POINT

Doreen's case highlights the importance of keeping records, in case of subsequent problems.

PHOTOGRAPHY JOHN TRENHOLM, STONE, EDWARD WINPENNY, ROBIN BECKHAM

GUESS WHO'S COMING TO DINNER

Unappetising ingredients found in food (from left to right) a wasp in a wine gum, rodent fur, a rusty nail and a woodlouse

A mouse, a condom, and half a wasp: these were all found nestling in food. How did they get there, and why do prosecutions seem rare?

Tucking into some Branston Pickle with a salad last year, Sue Taylor bit on something hard. It was a dark cube – not unlike a piece of pickle – but also bore the number '2.5'. She reported it to the environmental health officers (EHOs) at her local council – Wandsworth, London.

After an investigation, EHOs found that the cube was a metal-detection test piece that had come from the vegetable chopping plant supplying Nestlé, which makes Branston. The council decided that, despite the lapse, since the company had been taking 'all reasonable steps' to ensure food safety, it couldn't prosecute. It told Sue that the supplier had improved its systems. Nestlé gave Sue £30 as a 'goodwill gesture'.

CHOCOLATE MOUSE

We've heard about many strange objects discovered in food – glass, bolts, screws, plasters, a condom, a dead mole and frog, a live caterpillar and tarantula.

Two labs that analyse samples sent to EHOs or to companies by horrified consumers told us about their work. Staffordshire County Council's Scientific Services team had dealt with everything from a woodlouse to a syringe tip (found in a cooked turkey).

Staff at another lab, which asked not to be named, were presented with a tropical spider found in a tin of fruit. This lab said it deals with about 2,000 objects found in food or medicines every year, and that the number of cases seems to be rising.

EHOs sometimes find that the object got into the food at home. Sometimes it has been put there by someone hoping for compensation. But where EHOs trace contamination to the factory, they still may not prosecute, or, if they do, may not win. A manufacturer that can satisfy EHOs or a court that it took 'all reasonable steps' to ensure food safety won't fall foul of the Food Safety Act even if a dead rodent turns up in its product.

In one particularly high-profile case, heard in 1998, a woman found a mouse's head in a Topic bar and complained to Westminster City Council. It prosecuted the maker, Mars. The mouse was traced back to a Turkish nut-processing plant, where, the magistrate ruled, Mars had maintained strict hygiene controls so it couldn't be held responsible. Ironically, he added that, had the mouse been traced to Mars' Slough plant, it would have been guilty since the company's controls there had left something to be desired.

WHERE'S THE WASP?

We contacted four councils to find out about similar complaints. Of eight cases the councils discussed, only two had resulted in prosecution. In the rest, EHOs were convinced the company involved had taken reasonable precautions.

However, we came across two convictions for selling sub-standard food. Last year, Hinckley and Bosworth Borough Council successfully prosecuted Kerry Foods Ltd, of Surrey, over part of a metal chain baked in a ham and cheese pasty. It was fined £4,000, with £10,000 costs.

East Staffordshire Borough Council prosecuted John Millar and Sons (1844) Ltd in 2000 over a mint containing half a wasp. EHOs found gaps in the factory walls where wasps could get in, and said ingredients were poorly protected. It was fined £2,000 with £4,000 costs.

BETTER PROTECTION

We think that the public could be better protected if the 'reasonable steps' defence didn't automatically let companies off the hook – but could be used in mitigation. We want the Food Standards Agency to review this. We also want the law changed so that all food producers must be licensed, ensuring that staff and hygiene meet minimum standards before opening.

• ACTION POINT

If your food is contaminated, complain to EHOs and the outlet or maker.

ILLUSTRATION KATE CHARLESWORTH

StayWarm's cold shoulder

Eligible customers have been refused access to the StayWarm energy scheme, run by TXU Energi to 'tackle the problem of fuel poverty' in the UK. We are also concerned that inadequate information is being given to potential customers.

StayWarm is for people aged over 60. You pay a fixed fee for gas and electricity, regardless of how much you use.

But, following our report, 'Your power to switch', *Which?* October 2001, p25, some readers contacted us to say that StayWarm had rejected their application. They were told this was due to 'legal reasons' and 'problems with competition'.

We found that TXU Energi (formerly Norweb Energi and Eastern Energy) had stopped offering the deal in East Anglia, the north west and certain parts of London – all areas it had controlled before deregulation.

TXU Energi told us it temporarily wasn't 'allowed' to take on new customers in these areas as it had a monopoly, and could be breaching competition rules. But, the energy market is fully open and it's not possible for any company to have a monopoly. Ofgem, the energy regulator, said that it had placed no restrictions on the company.

Ofgem believes that TXU Energi's motives were entirely 'commercial'. We think it strange that the areas where TXU Energi is reluctant to provide the low cost StayWarm scheme are also those where it has a high number of customers already on its standard tariffs. Energywatch told us it was also concerned about this 'postcode discrimination'.

In December TXU Energi started contacting people that it had previously turned away from the StayWarm scheme. We're pleased by this move and think that all eligible consumers should have the opportunity to join. But it is likely to be several months before the backlog of applicants is cleared.

To qualify for StayWarm you must be aged over 60, with a maximum of four people and three bedrooms in your household. You're not eligible if you have excessive heating requirements such as a jacuzzi or a swimming pool. There are different tariffs for different types of household.

Posing as consumers, we made four calls to StayWarm to see whether staff explained this to potential customers. Only one of the call centre staff explained everything thoroughly. One said that we were eligible without checking our age or address.

All energy consumers should be entitled to clear pricing information from potential suppliers. StayWarm says it 'can't afford' to give consumers written tariff information. It claims it keeps prices low by minimising administration costs – yet TXU Energi made £343.2 million post-tax profits last year.

When we looked, tariff information was not on the company's website either. It has promised to rectify this soon.

If you've already signed up to StayWarm, it could save you money on your bills. But if you're thinking of switching, compare costs with previous bills; StayWarm isn't always the cheapest. And prices do go up each year. We've had several complaints from customers about StayWarm price increases. One found his monthly payments increased by 28 per cent. As with any tariff, check regularly that it remains the best for you.

See www.switchwithwhich.co.uk for help with switching energy supplier.

StayWarm tariffs

No. of people	1 bed	2 bed	3 bed
1	£6.50	£8.30	£9.40
	£7.00	*£8.80*	*£10.00*
2	£7.90	£9.90	£11.20
	£8.50	*£10.60*	*£11.90*
3	£8.40	£10.80	£12.40
	£9.00	*£11.50*	*£13.10*
4	£8.90	£11.60	£13.30
	£9.60	*£12.40*	*£14.10*

NOTES Weekly tariffs for unlimited gas and electricity. The figures for England are in the top row, Scotland and Wales are the italicised figures in the bottom row

SIGN HERE FOR MORE MAILSHOTS

We've recently had complaints from readers about the Postal Preference Service (PPS), which is partly owned by Royal Mail.

The complaints pointed out that the unwary might confuse the PPS with the MPS – the 'Mailing Preference Service'.

Set up in 2000, the PPS recently sent out yet another mailing proclaiming its banner 'More of the mail you want. Less of what you don't.' This refers to direct mail, advertising products or services. The PPS offers you the opportunity to sign up for more of it.

The MPS and other 'preference' services run by the Direct Marketing Association (DMA) are blanket 'opt out' services for people who want to receive no unsolicited communications. Unlike these, Royal Mail's PPS letter comes with a long questionnaire that you complete to opt in for direct mail (but matched to your interests).

For selling on to direct mailers details of those who respond to its survey, the PPS receives £120 for 1,000 names.

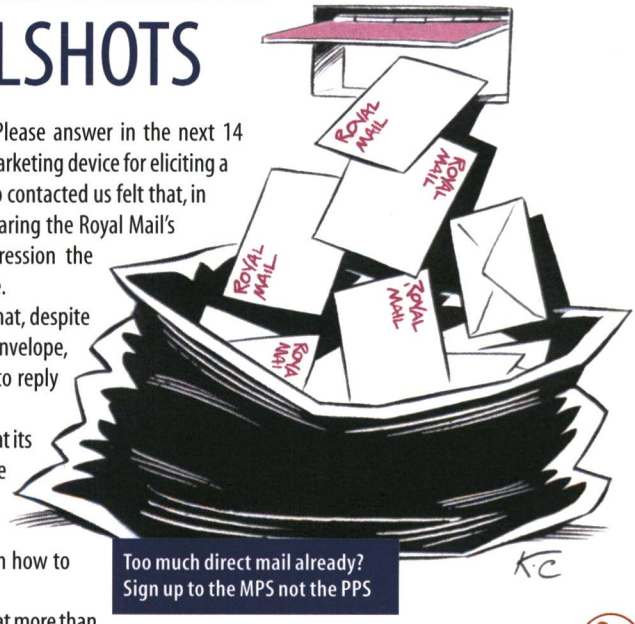
The Office of Fair Trading concluded last summer that the PPS wasn't breaching competition rules by showing Royal Mail's logo on its literature. This followed complaints about the scheme, including one from the DMA.

The message on the PPS mailshot envelope reads: 'Your participation is important. Please answer in the next 14 days.' This is a standard marketing device for eliciting a reply. But one reader who contacted us felt that, in the context of a letter bearing the Royal Mail's logo, this gave the impression the survey was an 'official' one.

Royal Mail admitted that, despite the deadline on the envelope, there was no obligation to reply at all.

The PPS maintained that its literature made clear the difference between it and the MPS, and pointed out that it gave details on how to contact the MPS.

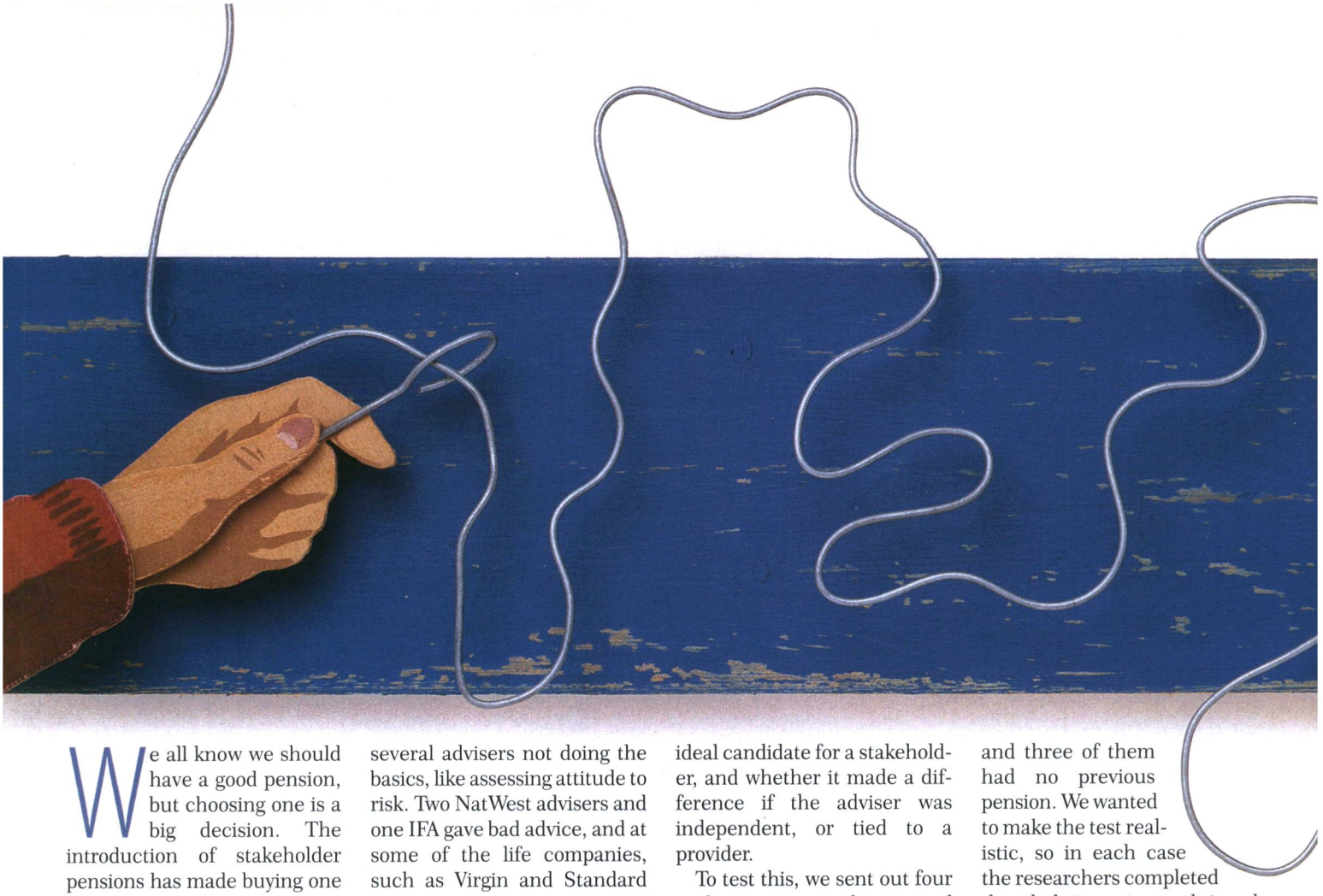
A spokesman added that more than two million consumers had signed up to the service.



Too much direct mail already? Sign up to the MPS not the PPS

FURTHER INFORMATION
www.mpsonline.org.uk
www.thepreferenceservice.com

If there is something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are free). We're sorry but we can't reply individually to the many calls we receive.



We all know we should have a good pension, but choosing one is a big decision. The introduction of stakeholder pensions has made buying one simpler and cheaper than it used to be, but many people still want advice before taking the plunge – what's a sensible amount to contribute, for example, and in which funds should you invest?

Many banks, building societies and life insurance companies, as well as independent financial advisers (IFAs), say they offer advice with stakeholders without charging any extra (see 'Which stakeholder pension?', *Which?*, August 2001, p18), so we wanted to see if they were recommending them, and to test the advice they were giving.

RECOMMENDING STAKEHOLDER

It's good news – 31 of the 38 advisers we visited appropriately recommended a stakeholder pension. The low management charge on stakeholders, limited to 1 per cent by government, could have discouraged some advisers from recommending them because of the small amounts of commission they could earn. But we found little evidence of this.

It's not all good news, though. The quality of advice was often poor. We found several advisers not doing the basics, like assessing attitude to risk. Two NatWest advisers and one IFA gave bad advice, and at some of the life companies, such as Virgin and Standard Life, it was a struggle even getting to speak to an adviser.

POOR QUALITY ADVICE

While a stakeholder was the right product for our researchers, in some cases the recommendation was reached more by luck than as a result of a thorough advice process. In general bank and building society advisers tended to be worse than average.

MOST POOR ADVICE CAME FROM BANKS AND BUILDING SOCIETIES

You can buy a stakeholder pension without receiving advice. This is called buying on an execution-only basis. But if companies say they're offering advice it should be thorough and correct. At the very least, advisers should help you choose the right investment fund or funds and help you decide how much you need to pay towards the pension each month.

UNDERCOVER RESEARCH

We wanted to see what advice you'd be given if you were an ideal candidate for a stakeholder, and whether it made a difference if the adviser was independent, or tied to a provider.

To test this, we sent out four undercover researchers, wired for sound. They visited or called a total of 38 advisers – 12 from high-street banks and building societies, 13 from life companies and 13 IFAs.

We designed scenarios for our researchers where a stakeholder would be the most appropriate recommendation. For authenticity we relied as much as possible on the researchers' own circumstances. None had a current pension or access to an employer's scheme. Before the introduction of stakeholder, one, a full-time mother, would have been unable to start a pension because she wasn't earning. Two others were self-employed. The fourth worked for a very small company with no pension scheme, and which was too small to have to provide a pension for its employees under stakeholder rules.

Each researcher said she had £100 a month to contribute and three of them had no previous pension. We wanted to make the test realistic, so in each case the researchers completed the whole interview and signed up to the product the adviser recommended. They later cancelled the contract within the 14 day 'cooling off' period.

BANKS AND BUILDING SOCIETIES

More of the advisers tied to banks and building societies gave poor advice than the IFAs and the advisers tied to life companies. In two cases at NatWest the advice was at best misleading, and at worst completely wrong.

A striking eight of the 12 bank and building society advisers who recommended a stakeholder plan went for the default fund. This is a standard set of funds designed primarily for people buying direct, who don't want to choose the funds themselves. These advisers tended to choose the default fund with little or no discussion with the researcher about her investment options. In a thorough interview, an adviser should fully discuss the other funds available, explaining where the money is invested for each, and the different levels of risk involved.

The advisers didn't do this though, nor did they have to go

ILLUSTRATION ANDY BRIDGE

SEEKING STAKEHOLDER

Finding an adviser who'd recommend these good, low-cost pensions was pretty easy, but getting good quality advice as well was harder to achieve

for the default option. When we looked at stakeholder pensions last year, we found that more than half the banks or building societies offered a good range of funds. So there was plenty of investment choice for the advisers to discuss. Halifax, for example, has an excellent range of funds, but one of the two Halifax advisers we visited didn't discuss these during either of the two interviews. It is disappointing to see so many advisers failing to offer this minimal level of service, since a key reason for seeking advice is to get help choosing funds.

Not only did many of the advisers fail to discuss choice of funds with the researchers, five advisers chose the default fund without any discussion of the researchers' attitude to risk. Discussing a customer's attitude to investment risk is a vital part of giving financial advice. Without it, it's impossible to know whether or not the fund chosen is appropriate. Advisers who don't assess attitude to risk are also breaking the rules about giving financial advice.

That said, we found some good, well-trained advisers at banks including Halifax and Abbey National who covered all the basics to establish that a stakeholder was an appropriate recommendation, and gave clear and thorough explanations to the researchers.

PARTICULARLY BAD ADVICE

At two NatWest branches we were given very poor advice. In both cases, the advisers seemed confused about the rules surrounding stakeholder pensions, getting their facts muddled when it came to the minimum levels of retirement income guaranteed by the government, and the implications for people taking out stakeholder pensions today.

Neither adviser considered a stakeholder appropriate. They thought that our researchers' low incomes would mean a stakeholder wouldn't pay more than the government guarantees they will get anyway when they retire (see our Pension Credit factsheet for more about these guarantees – details on p10). Both advisers talked about alternatives such as saving in an Isa or, in one case, doing nothing.

Stakeholders aren't related to income, though – you can take one out even if you're not earning – so this advice was wrong. It was important for the advisers to consider the researchers' entitlement to any extra government support when they retire. But what's most important in deciding whether a stakeholder is appropriate is how much you contribute and for how long, rather than earnings. Ideally, the advisers would also have got a forecast of the researchers' state pension entitlement and found out details of their partners' pension provision – neither did. However, as one was in her early 30s and the other in her early 40s, £100 a month would almost certainly give them pensions well above the level where they needed to worry about the government's Minimum Income Guarantee or the new Pensions Credit.

At one NatWest branch, this misplaced concern about the government's minimum guar-

PERSONAL OR STAKEHOLDER PENSION?

The introduction of low-cost stakeholder pensions has in turn bought the cost of personal pensions down.

However, while many of the old-style, high upfront charges have gone, personal pensions still tend to have higher charges than stakeholders. If an adviser recommends one rather than a stakeholder, this isn't necessarily bad advice, but they should make it clear why they think a personal pension is better. They may tell you they can't afford to give you advice within the 1 per cent charge for a stakeholder, but they should be clear about this. Make sure you're happy to pay a higher charge in return for more advice. Clarify how much more you're being charged, though, and what you're getting in return – will the adviser regularly review how your pension is going, for example, or will you need to pay each time you visit? To make sure it's clear, advisers should give you a letter that sets all this out – and why they're recommending what they are.

Just telling you a personal pension is better because it has more fund choice is not a good enough reason to recommend one. Many stakeholder plans offer an excellent range of low- to medium-risk funds, so will suit most people except anyone who's after a higher risk investment strategy.

If the adviser doesn't mention stakeholder pensions, ask about them yourself, particularly if they do recommend a personal pension. We found some advisers didn't explain properly why they were recommending a personal pension rather than a stakeholder – one didn't even mention stakeholder at all – leaving our researchers wondering why they were paying more.

antees meant the adviser put a worrying amount of faith in state provision for the researcher if she and her husband were on a low income when she retired. She was told: 'It wouldn't be worth you doing a stakeholder pension, on the basis that the government will look after you quite well ... when you get to retirement age.' This advice is seriously inaccurate, and is particularly worrying as in both interviews the adviser had his manager sitting in. This suggests that confusion at NatWest goes much deeper than individual members of staff.

Unfortunately, NatWest didn't share our concern about the advice we received, and does not intend to take any action to improve its training and advice processes. It considered our experiences to have been 'isolated cases', which are not reflected in its own research findings. It has not responded to our invitation to discuss our concerns further.

Barclays advisers also gave some poor interviews – but for different reasons. Even though Barclays says it offers advice with stakeholders, we didn't succeed in getting any at either branch visited, despite our best efforts. Instead, we were taken through a decision tree – intended to help you decide for yourself. Decision trees are fine as far as they go, but they can't help if, for example, you're unsure about which fund to invest in – and they don't constitute proper advice.

While the researchers still ended up with a good and suitable product, they didn't get the advice they asked for and which they thought they'd received – and that Barclays says it offers.

AT NATWEST WE WERE TOLD THAT THE STATE WOULD PROVIDE

LIFE COMPANY TIED ADVISERS

Some of the life company advisers gave sound advice – once we got to talk to them. We phoned each company initially to make an appointment, at six of the 13 it was a struggle getting past the call centre staff and actually talking to an adviser. The emphasis at some of them was very much on selling a pension direct, without offering any advice. Call centre staff can usually give you information, but not advice – only a qualified financial adviser can do that. It should be made clear to you when this is the case.

All the companies we contacted say they offer advice. Virgin's promotional leaflets, for example, state: 'financial advice is all part of the service'. But in some cases we had to work very hard to get it. At some companies the staff were quite off-putting when the researchers said they wanted advice, and seemed keen to sell the pension on an execution-only basis. Virgin and Standard Life both told us we would have to have a full financial review, which is fine, but the amount of time they said it would take was off-putting. The Standard Life adviser said the researcher should put aside four to five hours. On other occasions, the researchers were taken through a decision tree, rather than being given advice.

In most cases, our researchers did eventually get the advice they needed. They

FACT SHEET We've produced a factsheet to explain the government's new Pensions Credit including the Minimum Income Guarantee. Phone 0845 307 4000 for your free copy quoting PCRED. It's also available online at **www.which.net/which**

WHAT TO EXPECT FROM AN ADVISER

If you go to an adviser about a pension, there are several things that should happen. During an interview advisers should:

- **tell you early on whether they're independent or tied to a company**
- give you a copy of their 'terms of business' and a business card
- **discuss whether they will charge you a fee or take commission from whatever you buy. Remember, there's no such thing as free advice: even if you buy a pension from a tied adviser who's on a salary, some of the charges you pay will go towards the cost of providing advice**
- disclose the commission they will earn from any pension plan they recommend, and explain any charges. The charges and any commission should be in the illustration, contained in the key features document which the adviser should go through with you before you sign the application
- **find out relevant personal details and ask about your financial situation, including any previous or current pension entitlement you've built up, and your state pension entitlement**
- find out what attitude you have to investment risk. It is essential advisers do this, otherwise they can't know what investment or fund is most suitable for you
- **discuss how much pension you feel you might need when you retire and establish how much that will cost**
- find out how much you can afford to contribute
- **tell you in writing why they are recommending a particular policy and why it's suitable. Ideally this 'reasons why' letter should reach you before a second meeting to discuss the recommendations.**

had to persevere through a frustrating and confusing process, though. Most people probably wouldn't persist as we did, and they'd almost certainly have given up. If companies are saying they're offering advice through their own salesforce, we think it should be easier to get than this, otherwise people will lose out on getting advice which they need.

Like the banks, life company advisers did recommend stakeholder pensions (12 of the 13), and once we got advice, much of it was pretty sound. We got particularly good advice from Standard Life, for example – it's just a shame that it was so hard to get to speak to the adviser in the first place.

We did find, though, that more life company advisers than any other type completed the whole process in one interview – ideally advisers will collect all the information they need at a first interview, and go away to consider their recommendations. It is also good practice if they send a 'reason why' letter between interviews. In practice, however, this rarely happened, seven of the life company advisers sent a letter only after the whole process was completed.

IFAs

Our researchers got detailed, in-depth advice from many of the IFAs, and generally went through a more thorough advice process. All but two of the IFAs saw our researchers twice, and just over half of them sent a 'reason why' letter between the two interviews, which meant they could discuss it at the second. They were better at assessing attitudes to risk than the other advisers too – only two failed to do this – and they didn't tend to opt for the default funds. They didn't all discuss what choice of funds was available, but having established the researchers' needs and circumstances, their recommendations tended to be suitable.

You're not guaranteed good advice with an IFA, though, and we did have one particularly bad experience. An adviser shouldn't be able to make a recommendation until they know about you, and yet that's exactly what one IFA did, recommending a personal pension rather than a stakeholder before even bothering to do a fact find. She didn't mention stakeholder once, and so failed to explain why she was recommending a higher charging personal pension.

For most people looking for a pension, a stakeholder is a really good product, but some of the IFAs dismissed them: one as 'a bare bones pension plan' another as 'cheap and cheerful', while another described them as 'very, very basic. To my way of thinking, a personal pension is better.'

Four of the seven advisers who didn't recommend a stakeholder pension were IFAs, all of whom chose a personal pension for the researchers instead. This won't necessarily be bad advice, although they would need a good reason for choosing a pension that costs more than 1 per cent a year. However, one of the reasons some of the IFAs said they favoured a personal pension was because it offered a greater choice of funds. We disagree – although the choice isn't as wide with many stakeholder plans, lots of them have a good enough range to suit most people, including our researchers as inexperienced investors. Norwich Union, say, whose personal pension was recommended at a reduced charge of 1 per cent by one IFA because of its choice of funds, has a stakeholder that was a Best Buy for its fund choice (see 'Which stakeholder pension?', *Which?*, August 2001, p18).

FOUR OF THE SEVEN WHO DIDN'T RECOMMEND THEM WERE IFAs

FURTHER INFORMATION

www.stakeholderhelpline.org.uk Provided by OPAS, the Pensions Advisory Service

www.fsa.gov.uk/consumer The Financial Services Authority's consumer website, including comparative tables

www.pensionguide.gov.uk The government website for impartial information about pensions

www.unbiased.co.uk IFA Promotions (to find an IFA)

www.financialplanning.org.uk/contacts.cfm Institute of Financial Planning (to find an IFA)

www.sofa.org Society of Financial Advisers (to find an IFA)

OUR VERDICT

It's good to see that most advisers are recommending stakeholders, even though they stand to earn little from them because of the low charges. It's disappointing though, that all too often the quality of the advice is poor. Advice from banks and building societies was particularly bad. We think companies need to look at how they're selling stakeholders and stick to what they decide. If the low charges mean they can't afford to offer advice, they should be honest about this and concentrate on selling them on a execution-only basis and leave IFAs to offer advice, otherwise they risk doing everything badly. And where they're selling them direct, they should also make it clear that, by not talking to a financial adviser, you're losing your right to redress for poor advice.

Generally, our conclusion is that if you want advice when considering a stakeholder, you're better off with an IFA, as they are more likely to cover the basics and can look at the whole market. We are, however, surprised that so few IFAs recommended stakeholders. If it's because they can't afford to within the 1 per cent charging limit, they should be honest and say so.

Use our questions, given in the boxes, 'What to expect from an adviser', opposite, and 'Personal or stakeholder pension?' on p9 to help quiz any adviser you see.

DON'T INJURE YOURSELF

More than a quarter of the electrical tools we hired were unsafe and the shop assistants often failed to give crucial safety advice

Simone Collins reveals some shocking findings about tool hire companies

Our undercover research has revealed, yet again, that hire outlets are continuing to put people's lives at risk by supplying unsafe electrical tools, and by not providing the necessary safety advice and equipment.

More than a quarter of the tools we hired had safety problems, and six were so dangerous that we sent them straight to trading standards officers. This is better than our last investigation three years ago when we found that four out of ten were unsafe, but the standard of many tools is still unacceptably poor.

HIRE OUTLETS PUT TO THE TEST

Posing as customers, we hired 30 electric hedge trimmers, 28 steam wallpaper strippers and 26 circular saws, to check their condition and to assess the safety advice offered by staff. The tools were hired from a representative sample of independent outlets and major chains, including the largest four – A Plant, Hewden, HSS and Jewson.

Some were members of the Hire Association Europe (HAE), the industry body for tool hire, and, for the first time, we visited a dozen outlets that have joined the HAE's new Safe-Hire scheme, which demands tougher standards. All 84 branches we visited were chosen at random from *Yellow Pages*, or from a list on HAE's website – see www.hae.org.uk.

We put the hedgetrimmers and wallpaper strippers through a series of safety tests. Those that failed were given a risk rating to indicate the severity of the problem – from low risk (a technical criticism such as a poorly wired plug) to very high risk (the tool is very dangerous to use).

We also assessed the safety advice given by hire outlet staff and the safety equipment recommended by them when we hired the hedge trimmers and the circular saws. These tools require more safety advice and protective equipment – such as goggles and a residual current device (RCD) – than a wallpaper stripper.

BETTER THAN LAST TIME – JUST

Electrical equipment must, by law, be hired in a safe condition. Yet more than one in four tools we hired was unsafe. Four hedge trimmers and two wallpaper strippers were so dangerous that we sent them to trading standards officers to investigate further.

Hedge trimmers

Nine of the 30 hedge trimmers that our experts checked had safety problems. Of these, one was categorised as high risk, four as moderate risk and four as low risk.

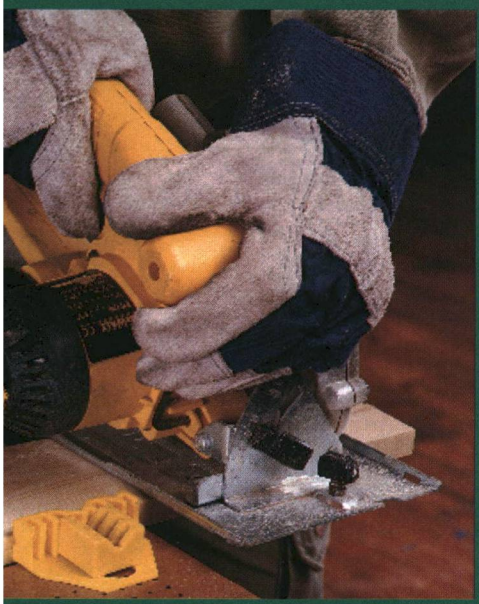
The moderate- to high-risk tools generally had missing or faulty safety features designed to prevent users from hurting themselves. For example, the blades on a couple of tools took too long to stop after the power was turned off. And two of the tools could be used one-handed, which is dangerous because it's difficult to control a hedge trimmer with one hand. It also means that the blades may still be moving if you lost control of the tool.

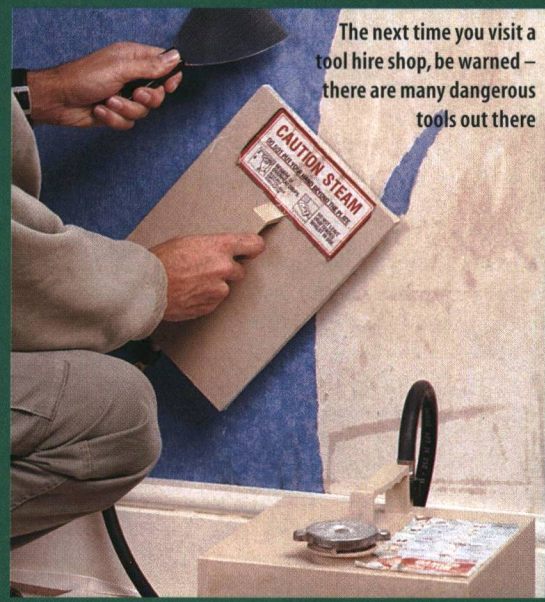
WE SENT SIX DANGEROUS TOOLS TO TRADING STANDARDS OFFICERS

The blades on two hedge trimmers vibrated so much as soon as they were plugged in, that they were unsafe and difficult to use.

The low-risk tools generally had poorly wired plugs. A couple came with RCDs – designed to protect you from an electric shock – but they were attached so close to the hedge-trimmer that they made it hard to lift. This means the tools

PHOTOGRAPHY JOHN TRENHOLM, NICK WRIGHT





The next time you visit a tool hire shop, be warned – there are many dangerous tools out there

were difficult to control and so couldn't be used safely.

Wallpaper strippers

Seven of the 28 wallpaper strippers were unsafe. Two were rated as high risk, one as moderate risk, and four as low risk.

The moderate- to high-risk tools had faults that could give you a serious electric shock – one of the most common DIY accidents. Again, the low-risk tools generally had poorly wired plugs. This indicates shoddy practice and suggests that the other tools from these outlets might be poorly maintained as well.

HAE vs non-HAE outlets

You have the best chance of hiring a safe tool from the four largest chains – A Plant, Hewden, HSS and Jewson. All four tools from A Plant and all six from HSS were safe. The few problems that we found were generally of a less serious nature. But a wallpaper stripper from Jewson was the exception to the rule, and was so unsafe that we sent it to trading standards.

Overall, HAE members were slightly more likely to hire out safe tools than non-HAE members. And where we found problems with the tools, those from non-HAE outlets tended to be more serious than those from HAE members.

HOW SAFE IS SAFE-HIRE?

The Safe-Hire scheme, launched by the HAE in January 2001, is meant to ensure high standards. Before a hire shop is accepted into the scheme, its tools must pass an initial inspection. The shop is then re-inspected annually and also has to pass anonymous spot checks that are conducted at random.

Despite promoting themselves as having exceptionally high standards, we found that they were just as likely to hire out unsafe tools as standard HAE members. And they were more likely to hire out unsafe tools than the top three HAE chains – A Plant, HSS, and Jewson. In fact, one of the three most dangerous tools we came across was hired from a Safe-Hire outlet – Brandon Hire in Tipton.

Safe-Hire outlets were much better than the rest at giving safety advice and recommending, or providing, safety equipment, but this isn't enough on its own. Almost all provided general safety advice, both verbally and in writing. And all mentioned the importance of using an RCD. Better still, almost half provided one automatically as part of the hire agreement. One of our researchers commented: 'The sales staff showed me how to use the circular saw but they

THE WORST WALLPAPER STRIPPERS

- **Hire & Sale, Lydney**

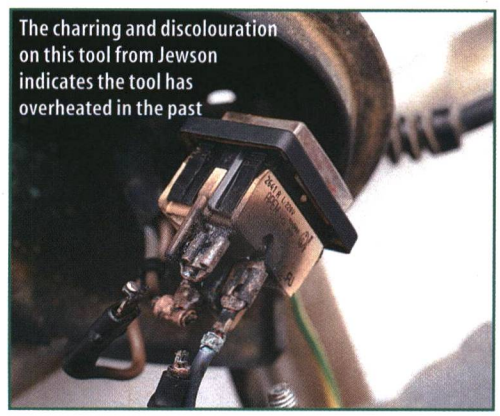
The insulation of a wallpaper stripper is designed to prevent the user from receiving an electric shock. However, this tool's insulation had deteriorated so wasn't providing the protection intended. We reported this wallpaper stripper to trading standards.

- **Brandon Hire, Tipton**

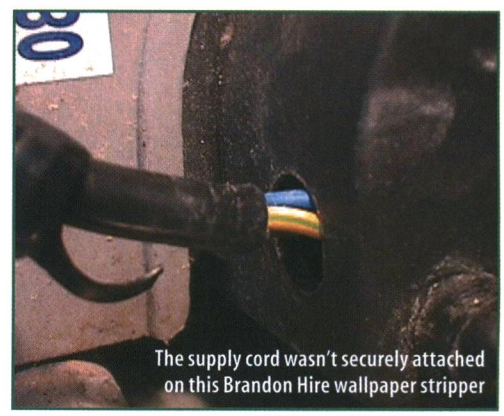
The main supply cord wasn't securely attached to the tool itself, which meant the conductors could be pulled out while the tool was being used, leaving live parts exposed. This could give you an electric shock.

- **Jewson Hire Point, Waltham Abbey**

This tool didn't even work. Inside, we found charring and discolouration, which showed that the tool had overheated at some point. The damage was so bad that a live wire could easily break free and cause an electric shock if the tool was left switched on. We also sent this tool to trading standards.



The charring and discolouration on this tool from Jewson indicates the tool has overheated in the past



The supply cord wasn't securely attached on this Brandon Hire wallpaper stripper

THE WORST HEDGETRIMMERS

● **Foddy Brothers, Oxford**
Our safety experts described this hedge trimmer as one of the worst they'd seen in more than 20 years of testing. The distance between the cutting blades is large enough for fingers to slip between easily, and there weren't any blunt extensions to help prevent this happening. It's also possible to lock the tool in the on position and operate it one-handed, and the blade took too long to stop after the power was turned off. We sent this tool to trading standards.

● **Leamington Hire, Leamington**
This tool was so noisy that a mechanical failure sounded imminent, and it vibrated so much that it was very difficult to handle. In addition a lot of heat was generated around the base of the tool's plastic motor housing. The service record attached to the tool said it shouldn't be hired out after mid June, but we hired it in September. We sent this tool to trading standards.

● **K Tool Hire, New Rossington**
The screw bolts attaching the blade to the rest of the hedge trimmer were loose. This allowed the blades to move from side to side, and the whole tool vibrated violently, making it difficult and dangerous to use. We sent this one to trading standards, too.

● **Edwards, Enfield**
The blade of the tool took too long to stop after it was switched off, and it didn't have any blunt extensions. Trading standards are investigating further.

● **ALFA Tool Hire, Rotherham**
This tool is designed so that it can be used only with both hands. However, one of the control switches had broken, which allowed one-handed operation.

K Tool Hire was happy to give us this hedge trimmer with loose screw bolts

This tool, from Edwards, has no blunt extensions to help prevent you from cutting yourself

were very concerned that I'd not used one before. They even offered to cut the wood for me!'

Based on the advice they'd been given, the researchers who visited Safe-Hire outlets felt more confident than our other researchers about using the tools they'd hired.

The scheme's logo doesn't feature much in *Yellow Pages*, which isn't surprising considering Safe-Hire has been running for only around a year, and it doesn't have many members. However, you can see all the current members on the HAE's website or you can find the nearest one to you by ringing 0121 380 4600.

CAN YOU RELY ON THE ADVICE?

Even the most technically safe tool is hazardous if you don't use it properly, or you fail to wear the correct safety equipment. So we assessed the advice given on using the tool, and the information offered about using safety equipment.

General safety advice

Most hire outlets gave at least some safety advice about using the tool. However, around one in eight didn't give any, despite the dangerous nature of the tools, and the fact that our researchers, if asked, said they'd never used one before.

More importantly, only around half the outlets gave any face-to-face advice. While a leaflet is a reliable way to make sure people are informed, there's no guarantee that customers will read it.

Safety equipment

The majority of shops provided written information about safety equipment but, again, we think users should be told what they need during their visit. We doubt whether many people would return for equipment once they'd read a leaflet at home. Only around half the outlets gave on-the-spot advice.

All outlets should provide, or at least recommend, an RCD or similar. Yet only a third of the tools came with one attached, and staff at only seven of the remaining 37 outlets recommended hiring or buying one.

You should always wear goggles when using a hedge trimmer or circular saw in case debris flies into your eyes. Yet only one in ten outlets included a pair in the hire package, and less than a third offered to supply goggles at an extra cost.

HAE vs non-HAE outlets

There was considerable variation within each group but, overall, HAE chains and independents were more likely to give general safety advice than non-HAE outlets. Around a third of the latter didn't give any. One woman researcher told us: 'The man was more interested in getting my phone number than giving advice'.

HAE outlets were also slightly more likely to mention the importance of goggles and an RCD, though often only in an accompanying leaflet. Of the major chains, HSS gave all our researchers a safety leaflet and most gave verbal advice, too.

Overall, the non-HAE outlets inspired the least confidence. More than two thirds of our researchers said they didn't feel confident about using the tool after the visit, although many HAE outlets weren't rated much better.

OUR VERDICT

This year, a quarter of the tools we hired failed our tests. Although this is a great improvement – seven years ago, for example, four out of five had safety problems – there are still many dangerous hire tools out there. The HAE has made efforts to improve matters, largely by introducing the Safe-Hire scheme. However, some HAE and Safe-Hire members still hired out unsafe tools, and several gave very little safety advice.

Overall, the top four chains hired out safer tools and, once again, a special mention goes to HSS. All its outlets supplied tools that passed our tests and most gave safety advice both in writing and face-to-face.

After a new, more rigorous product safety standard is introduced, hire shops have a period of grace – which can be as long as five years – to bring their stock up to scratch. This means equipment that is acknowledged as being less safe than successive models can still be sold or hired. We would expect a reputable outlet to update its tools regularly, rather than hire out tools that no longer conform to safety standards.

We'd like to see more outlets giving on-the-spot safety advice. Leaflets should be given in addition to verbal advice, not as an alternative. Better still, vital safety equipment, like RCDs, should be supplied automatically.

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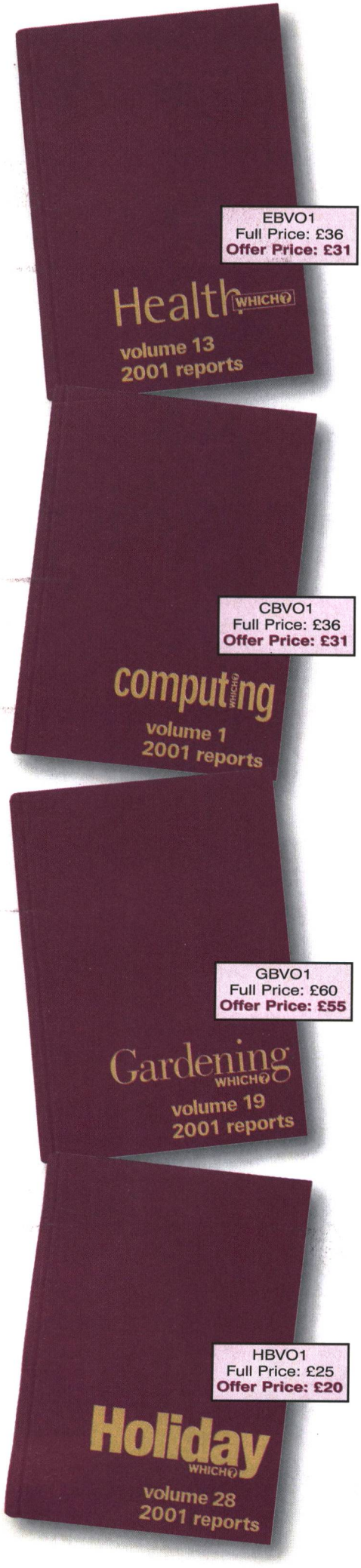

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What's new on the high street

New Virgin credit card

As if there wasn't already enough choice, Virgin has launched a credit card with a competitive interest rate and a points scheme. You earn a point for every pound spent on the card, and points can be exchanged for free or discounted Virgin products, including holidays, mobile phones, CDs and books.

The card also gives you access to the Virgin members' shop, where you can buy Virgin products at between 10 and 30 per cent less than high street prices.

Compared with other points schemes, the Virgin card is nothing special. Once you've exchanged your points for Virgin products, on average you get the equivalent of around 0.5 per cent of the amount you spent on the card. For example, you have to rack up £1,750 on your card before you can claim a book worth £8.49. And, of course, you're limited to using your points for Virgin products.

A card with a good points scheme, such as the Boots Advantage Visa, gives you products that are worth around twice the value of Virgin's for spending the same amount.

How competitive the Virgin card is for borrowing depends on the particular features you choose. For example, if you don't need to transfer a balance to the card, it charges a competitive rate of 10.9 per cent for new purchases. However, if you choose to transfer a balance, new purchases are charged at 14.9 per cent, and the amount transferred attracts interest of 3.9 per cent for the initial six months.

If you're happy to buy Virgin products, this card may be for you. But remember that you'd probably get a better return by using a credit card that gives you cashback instead of a points scheme.

NATTY NOKIA MAKES MU

This Nokia phone has a great built-in radio but its MP3 player is disappointing

Making sense of free TV

The government has said that 95 per cent of consumers must have digital TV before it switches off the analogue signal. But take-up is slowing now that those who want additional channels – and are willing to pay extra – have got them. The government is unlikely to hit its target until more people switch to the range of digital channels available free of charge.

A website has been launched for people who want to know more about going digital without paying a subscription.

www.freetoview.co.uk was set up by the Digital Television Group (DTG), a consortium of retailers, manufacturers and broadcasters. It describes the existing range of free digital TV services, and explains how to get them.

We found the site generally unbiased and helpful, but it raises as many questions as it answers. For example, there's no guide to the likely costs of installing a set-top box and upgrading your aerial. So you'll still have to contact the broadcasters or your local retailer for the full picture.

New equipment and services should be launched later this year, including new BBC channels and cheap set-top boxes for free channels only. So our advice is not to switch to digital yet unless you want pay-TV.

For our test findings on four integrated digital TVs, see p34.

PHOTOGRAPHY JONNY THOMPSON

SIC

The odd-looking Nokia 5510 is a Wap phone with a difference – it's got a keyboard, a built-in personal MP3 player and a radio.

Its qwerty keyboard is obviously aimed at those who love texting. The keyboard is faster than a traditional phone keypad, but you need both hands for texting and to dial a number, and the small keys are very fiddly.

As a phone it does a good job, although Wap – as ever – is virtually pointless. More interesting is the sound. The radio is great, easy to use and the reception's good for a portable radio. There's even a record function with enough memory for about two hours of radio (or MP3s).

The MP3 player is less of a winner. The sound quality is a bit flat compared with some dedicated MP3 players. Nokia supplies its own PC software for encoding and transferring MP3s, but it's awkward to use. Also, there's no removable memory so you have to go through the rigmarole of downloading music every time you want to change what's on the phone. Nokia claims that a full battery will power the MP3 player for about ten hours, and you can use the radio for around 13.

The 5510 certainly has its charms, and for £50 (with a contract) it's good value considering its features. Don't buy it if you're looking for an MP3 player, but as a phone with fancy knobs, it's a tempting proposition.

HOW TO MAKE YOUR DAILY BREAD

There's nothing quite like waking up to the smell of fresh bread – and few breadmakers do a better job than the Panasonic SD-206. However, this model – a Best Buy in last May's issue – has been discontinued, so we've tested its replacement, the SD-251.

The design of the SD-251 and its instructions are largely the same, and there's still a good assortment of features, such as rapid bake, timer, and raisin beep. There's also a choice of dough-only programs.

But the main improvement is that you can now bake larger loaves. The biggest loaf that the previous model could bake was 800g, whereas the SD-251 can make a 950g loaf. And there's no increase in the dimensions or weight of the newer bread maker.

The Panasonic still delivers on texture. Our testers gave it a ★ rating for white bread, and were enthusiastic about the taste. On the downside, Panasonic hasn't ironed out the fruit-distribution problems we experienced in the SD-206 when making raisin bread.

But, overall, we're happy to recommend this new model as a Best Buy. It's widely available and costs around £130.

Panansonic's latest model makes an excellent, crusty 950g loaf

BT shaves the price of ADSL connections

UK surfers should get cheaper high-speed internet access from this month thanks to BT. It's cutting prices and changing the way internet service providers (ISPs) and consumers access its high-speed broadband internet services.

Until recently, ISPs had to pay BT around £40 a month for broadband access, which they then rented to consumers. And consumers had to fork out £150 for a BT engineer to install a broadband (also known as ADSL) line.

However, the telecoms supplier has recently reduced its charges to ISPs to £25 a month and is allowing providers to sell a DIY kit for customers to set up their own broadband connection. You'll still have to pay a £50 connection fee, but it should make broadband access a lot cheaper.

At the time we went to press, the ISPs we spoke to couldn't confirm their price plans, but several said they were intending to reduce prices and are carrying out trials with self-install kits. So look out for cheaper deals in the near future.

These changes affect only people who access the internet using a BT line. NTL and Telewest already charge from £25 a month for an ADSL line.

To access broadband services, you may need a special modem for your computer, and your ISP may expect you to sign up to a minimum contract. So check the small print beforehand.

To find out whether BT offers broadband connection in your area, have a look at www.btopenworld.com. ▷

It's a nice idea, but this video compact disc recorder isn't worth buying – stick to a VCR

RECORDING VIDEO ON TO COMPACT DISC

Few of us can justify splashing out on a recordable DVD player, but a cheaper option is a video compact disc recorder. This can record on to blank CD-Roms that cost just 80p – a recordable DVD disc is £20 to £30. It can also play standard music CDs. We tried out the Likko KC-2100, which costs £500.

The Likko can record at two different quality levels. VCD mode gives you up to 74 minutes of recording time, while SVCD mode has better picture quality but you can record just 35 minutes on a disc. We compared its picture quality with one of our Best Buy VCRs, and found that, even in SVCD mode, it wasn't as good. The picture had a soft, foggy appearance, and playback was jerky. VCD mode bordered on the unwatchable.

Another major drawback is that the Likko doesn't have a built-in tuner or timer, so it can't be used to record while you're out. We also found it difficult to set up and use.

So, all in all, we weren't impressed. A video compact disc recorder sounds like a good idea. But, for half the price, a VCR has better picture quality, a longer recording time, and the ability to make timer recordings. Recordable DVD players will come down in price, so our advice is to wait until then.

WEB WATCH

Answers to health issues

One of the most popular reasons for logging on to the internet is to find health advice. A great starting point is www.nhsdirect.nhs.uk.

This government site is crammed with useful information, and this is reflected by the crowded home page, which could be confusing on your first visit. However, regular users will soon get to grips with it. A good place to begin browsing is the site map at www.nhsdirect.nhs.uk/sitemap.asp.

On the front page there's a list of the current topical features (flu in winter months, for

example), and in-depth subjects on everyday issues explained in simple language.

The enquiry service is one of the jewels of the site. It includes a search engine for the whole site, the phone number of the helpline and an e-mail support service. The e-mail service is a free, personalised response to specific questions, but, bizarrely, it's available only to people in England.

One very handy feature is the online health encyclopedia. This covers a broad range of topics, is easy to use and includes a further search facility within one mouse click.

The site offers good integration with other NHS online services. For example, you can link to a database of local NHS services, and to information which tells you how to complain about health services. There's also an impressive library of audio recordings of health information.

Overall, this site has plenty to offer and deserves to be added to your list of favourites.

ROUND UP

In the unlikely event that a finance company fails, there's a new one-stop shop for compensation. The Financial Services Compensation Scheme replaced eight separate schemes from 1 December last year.

Our sister company, Ricability, has updated its report 'It's your call – telephone services for older and disabled customers'. For a copy, send a large envelope and 33p in stamps to Ricability, 30 Angel Gate, 326 City Road, London EC1V 2PT, phone 020 7427 2460, or textphone 020 7427 2469.

SENSIBLE ADVICE TO COMBAT THE RISK OF DVT

The government has issued a leaflet for travellers about deep vein thrombosis (DVT), giving practical advice about how to cut the risk of blood clots in the deep veins of the legs. Based on current evidence, the risk for most people is small, but one in every 100 people who develops DVT dies. It can be associated with long-distance travel by air, car, coach or train, but the risk may increase in flights of more than five hours if you stay seated and immobile.

You'll find exercises in the leaflet to help prevent DVT. It advises travellers to bend and straighten their legs, feet and toes every half-hour or so during a flight, take occasional short walks, and get off the plane if possible during refuelling.

The leaflet identifies people who may be at a higher risk of getting DVT, such as those who've already had a blood clot, stroke or heart failure, or those with circulation problems or who have recently had surgery. These groups are advised to talk to their GP about blood-thinning drugs or the use of elastic stockings. Recent research found that compression stockings reduced the incidence of blood clots in healthy individuals, and an injection of the blood thinner heparin did the trick for people at higher risk. Women who've recently had a baby or are pregnant, or are taking the contraceptive pill or on hormone replacement therapy, are also warned to get advice.

Signs of DVT include swelling, pain, tenderness and redness (especially at the back of the leg below the knee), that develop hours, or even days, after the flight. DVT usually affects only one leg. If you develop a swollen, painful leg or breathing difficulties after a flight, see a doctor urgently or go to an accident and emergency department.

You can obtain the leaflet through NHS Direct, and at www.doh.gov.uk/dvt. The airlines we spoke to all issue advice with tickets, as well as at check-in or on board.

PHOTOGRAPHY STONE

Do your finances need a service?

What do car breakdowns and buying a pension have in common? The AA, of course. The self-styled fourth emergency service now offers independent financial advice over the phone, so we gave it a test drive.

The advisers gave satisfactory advice, but we felt that the process lacked the thoroughness usually associated with face-to-face financial planning. For example, one researcher was correctly recommended a stakeholder pension, but her entitlement to state pension wasn't mentioned. Also, an adviser who discussed a researcher's inheritance tax problem couldn't give advice about changing her will, even though he admitted this might be the best solution.

All the advisers we spoke to gave the impression that the advice was free but this isn't strictly true. The AA receives commission on any products its advisers sell and you pay for that commission through policy charges. This should be made clearer.

The AA's service is a useful source of information. However, as with any financial advice, make sure you've explored all your options before you buy. You can speak to an adviser on 0800 587 7903.

DETERGENT ON TAP

Asda has been testing a detergent vending machine in its High Wycombe store that it claims can save you the equivalent of six months worth of detergent every year. The system, called Ontap, dispenses Asda's own-brand liquid detergent into a 1.5-litre pouch, which can be reused up to ten times. This saves you money and also reduces the amount of packaging needed.

We tried out the system and thought it worked well. The dispenser has good instructions and is quick and easy to use.

The dispenser does save you money, though Asda's claim is optimistic. The first pouch is 24p cheaper than Asda's standard pack, and subsequent refills are 62p cheaper. So, assuming you do a wash a day, you'd get through around 15 pouches a year. This adds up to an annual saving of around £8.50 – equivalent to almost four months of free detergent. We think this is a good idea, but Asda hasn't yet decided whether to launch Ontap nationally.

Asda's new way to sell detergent makes a lot of sense – and it saves you money

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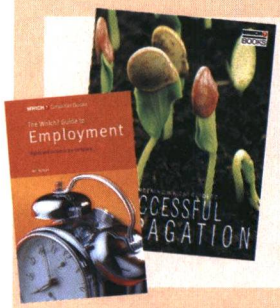

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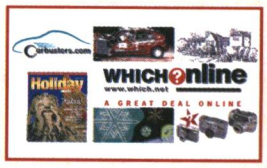

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Alison Eastwood puts the heat on 12 stylish range cookers

HEY GOOD LOOKING...

Your kitchen will look fabulous with a range cooker, but will it improve your culinary skills?

Range cookers are the latest fashion in kitchen appliances. With their retro designs and colours, and their bulky shapes, they resemble traditional cookers like Agas and Rayburns, but they have the convenience of modern cooking techniques. You can also opt for the restaurant-chic look of stainless steel.

Different models offer different cooking options. Some have multiple ovens for cooking different foods at different temperatures, and others have big single ovens for cooking large joints of meat, for example. They have more space for pans on top, and some models have as many as eight hobs. You can also get extras such as warming plates, and gadgets like rotisseries and griddles. Clearly, they're designed for serious cooking and are definitely not aimed at those among us whose culinary talents extend only to heating up baked beans.

We've looked at 12 models, costing from £500 to nearly £3,000, although there are quite a few on the market costing as much as £5,000. We didn't choose any models to test from the pricier bracket, but our findings show that some of the cheaper ones cooked better than those in the £2,000 plus range. Our user trial also showed that some models have annoying drawbacks and are awkward to use.

A QUESTION OF SIZE

Range cookers are generally large, typically measuring between 90cm and 120cm in width. But, they're defined more by their sleek style than their size, as some models, such as the Smeg and the Stoves 700FDO, are just 70cm wide – which is only about 10cm wider than a standard cooker.

Most range cookers have two ovens, and some also have warming and storage areas. This gives you the option to cook foods at different temperatures, but it can mean the oven capacity is surprisingly small. On the other hand, if you're likely to cook a very large turkey, for example, choose a cooker with only one oven, such as the DeLonghi, which is the biggest oven on test. However, the oven also contains the grill, so you can't grill while the oven is on. Energy efficiency is poor for this cooker too. See the table, overleaf, for more detailed information about the ovens.

TOP OF THE HOBS

It's with hob space that range cookers really come into their own. The models on test have between four and eight hobs, but the big advantage is that there is more space for big pans, such as woks, because of the larger surface area.

EXTRA FEATURES

The space available on range cookers gives room for extra features that might appeal to the more adventurous cook, such as wok burners, griddles and rotisseries. The Stoves Newhome Range, Belling Cookcentre, Cannon Icon, and the Leisure Rangemaster come equipped with a griddle (the Belling Country Range and Mercury cookers have one as an optional extra). We tried cooking bacon and scones on them. They were generally pretty easy to use and clean and gave good cooking results. The Belling Cookcentre's griddle wasn't quite as well designed as the others, though, as its handles tended to get in the way when cooking.

Three cookers – the Britannia, Ariston and Smeg – came with rotisseries. They're operated by special settings on the oven and are easy to assemble, insert and remove. The results were quite good, although the Britannia didn't brown the chicken very evenly. It's nice to have these extra features but they don't really do anything that you can't achieve with other utensils, so they shouldn't influence your choice of cooker.

We also asked a panel of users to tell us which features they thought were most worth having (see 'Ease of use', opposite). The rotisserie was the least popular feature, while the most useful ones were a viewing window in the door, a fan oven, stay-clean oven liner, movable shelves and an oven light.

THE FUEL DUEL

The cookers' market in the UK is split about 50:50 between gas and electric. But the fastest growing trend is to opt for dual-fuel, a combination of gas and electric – usually an electric oven with a gas hob. Some of the most popular models, though, are available in a choice of all-electric, all-gas or dual-fuel options. Which type you go for is, to a large extent, down to personal preference. Our test results don't indicate

PHOTOGRAPHY BELLING, MARK WILKINSON, JOHN TRENHOLM

that one fuel type is better for everything, but suggest that each is better at performing certain tasks. For example, both the electric hobs we tested distributed the heat across the pan more evenly than all the gas hobs. However, the gas hobs were better for controlling the temperature when cooking than the electric hobs. Two of the four gas ovens on test got a poor rating (●) for distributing heat in the oven, while all the electric ovens were rated as average (○) or better.

EASE OF USE

We asked a panel of 48 *Which?* members to come to the laboratory to assess how easy the cookers are to operate. Meanwhile, our technologists looked at how easy they are to clean. We didn't find many problems, but some models have annoying drawbacks that you wouldn't expect from an appliance costing £1,000 or more. Some were minor niggles – for example, the Belling Country Range, Flavel and Mercury ovens didn't have a viewing window. Also the Belling Cookcentre's grill pan was an odd shape.

Other criticisms, though, could prove more serious. These included an awkward grill deflector shield on the DeLonghi cooker. Not only was this tricky to fit, it also became hot. We also found problems with some oven doors. The Mercury's sprung open when you thought it was closed, while the Stoves 700's door actually hit the floor when opened. A few models had ovens, grills or controls that were positioned too low for comfort – the Britannia, Cannon, Mercury, and Smeg models.

STYLE VERSUS SUBSTANCE

We were keen to find out how well cooking on a range compared with cooking on a standard cooker. So we asked the market leader, Creda, to nominate its best normal-sized electric cooker. We used this model – the Creda C361EW (around £500) – as a reference model in our laboratory tests. We didn't include it in our user trial, though, so it doesn't have a total test score. But it did as well as the Best Buy range models in our lab tests. Its only poor rating was for temperature overshoot – but this is a common problem with all electric hobs.

USEFUL WEBSITES

www.ukappliances.co.uk
www.direct-appliances.co.uk
www.applianceonline.co.uk
www.electricshop.com
www.unbeatable.co.uk

A PROFESSIONAL'S VIEW

We asked Antony Worrall Thompson for his views on range cookers.

'Ranges are definitely fashionable at the moment. A lot of people are buying them to keep up with the Joneses. But the range cookers that you see in the shops are more about style than substance. You get a bigger oven and more hob space, but otherwise they're really no different from standard-sized cookers. If you're thinking about buying one because you want something that looks stylish and offers extra space, then ranges are a good solution. They're definitely easier and more practical to use than cookers like Agas, which even professional chefs can't always get the hang of. But you shouldn't expect a modern range to give you better cooking results than ordinary cookers.

Many ranges are available with electric ovens and gas hobs which I think is the best combination to have. When I'm cooking on a hob I want to get instant heat that I can easily control and gas is definitely the best fuel for this. If you prefer electric hobs, an induction version is the best kind.

The modern range cookers available at the moment are the culinary equivalent of cars – you'll probably want or need to replace it after about five years. At the other end of the scale, you can spend the equivalent of a new S-type Jaguar for a custom-built range – like the £30,000 one I use on BBC's *Food and Drink* programme (pictured below) – which you'd definitely expect to last a lifetime.

As an alternative to buying a range cooker, you could install an extra slot-in hob unit, if you have the space in your kitchen. This would give you the extra hobs and you could even have one gas and the other electric.'

BEST BUY

Our tests show how well the cookers performed and how easy they are to use, but looks, size and fuel type are also important considerations when choosing a range cooker. Accessories like griddles or rotisseries, shouldn't influence your choice of cooker, though.

Our Best Buys did best overall in our tests and were easy to use. The all-electric **Leisure Rangemaster £1,300**, with four hobs, and the dual fuel **Belling Cookcentre £1,449**, with six hobs, are widely available in John Lewis, Comet and Co-op department stores. The dual-fuel **Flavel Cookmaster £849**, with eight hobs, did well overall in our tests and is very energy efficient. It is stocked by John Lewis and House of Fraser.

We can't recommend a Best Buy from the all-gas versions as our tests showed too many shortcomings with them.

All our Best Buys are available in a choice of colours (see the table, overleaf, for details). They're also available in different fuel options. It's worth checking prices on the internet (see 'Useful websites', left) and in your local independent store, but check whether these include delivery and (for gas models) connection.

Leisure Rangemaster 110

Belling Cookcentre 132 WCH

Flavel Cookmaster

Cookers

	Electric		Gas				Dual fuel		
	Britannia SI-E10T-SS	**Leisure** Rangemaster 110	**Belling** Country Range 921GR	**Cannon** Icon 10400G	**DeLonghi** DFG 903	**Stoves** Newhome Range 1100 Ga SIDL	**Ariston** PRO 94 DM	**Belling** Cookcentre 132WCH	**Flavel** Cookmaster
Specification									
Price (£) 1▷	2,150	1,300	899	1,900	530	1,512	890	1,449	849
Fuel source	Electric	Electric	Gas	Gas	Gas	Gas	Dual	Dual	Dual
Available colours	Classic steel, stainless steel, graphite, midnight blue, emerald green	Racing green, regal blue, rich claret, cream, black	Green, champagne, blue, charcoal	Stainless steel, black	Stainless steel	Green, cream, blue, black, silver	Stainless steel	Green, champagne, charcoal, blue, stainless steel	Silver, blue, black
External dimensions (hxwxd) cm	95x100x60	90x110x60	90x100x60	94 x 120 x 60	96x90x60	92x110x60	96x90x60	90x108x60	92x110x60
Internal dimensions of main oven (hxwxd) cm2▷	34x39x39	39x43x42	36x38x34	39 x 43 x 35	31x73x46	35x44x31	33x54x38	40x44x38	39x43x42
Features									
Type of hob 3▷	Ceramic	Solid	Gas	Gas	Gas	Gas	Gas	Gas	Gas
Number of hobs	6	4	8	6	6	7	5	6	8
Griddle		✓1		✓		✓		✓	
Wok burner				✓	✓	✓		✓	
Warming plate		✓		✓				✓	
Fuel source of grill	Electric	Electric	Gas	Gas	Gas	Gas	Electric	Electric	Electric
Grill separate from main oven 4▷	✓	✓	✓	✓		✓		✓	✓
Number of ovens	2	2	2	2	1	2	1	2	2
Oven fuel source	Electric	Electric	Gas	Gas	Gas	Gas	Electric	Electric	Electric
Fan-assisted oven 5▷	✓LH oven	✓ RH oven		✓RH oven			✓	✓LH oven	✓RH oven
Self-cleaning lining	✓1	✓	✓	✓		✓		✓	✓
Rotisserie	✓						✓		
Viewing window	✓	✓		✓	✓	✓	✓	✓	
Performance									
Ability of hob to heat water 6▷	☆	○	○	○	○	○	◒	○	◒
Heat distribution of hob 7▷	★	☆	◒	●	◒	●	◒	◒	○
Ability of hob to control temperature 8▷	◒	●	☆	☆	☆	☆	☆	☆	☆
Evenness of grill 9▷	●	○	○	○	◒	◒	○	☆	○
Heat distribution of grill 10▷	◒	○	☆	☆	◒	○	○	☆	○
Heat distribution of oven 11▷	☆	★	●	☆	○	●	○	☆	★
Accuracy of controls 12▷	○	★	☆	★	★	☆	★	○	★
Energy consumption 13▷	II	II	II	II	IIII	I	III	III	I
Ease of use									
Ease of setting core options 14▷	☆	☆	☆	☆	○	☆	○	☆	☆
Ease of setting programs 14▷	☆	☆	☆	○	◒	☆	○	☆	☆
Ease of using grill	◒	☆	☆	☆	○	☆	○	☆	☆
Putting items in or out of oven and using doors	☆	☆	☆	☆	☆	☆	○	☆	☆
Ease of checking food during cooking 15▷	○	○	●	◒	☆	☆	○	☆	●
Ease of cleaning	○	○	☆	◒	○	☆	●	☆	☆
Total Test Score	65	74	62	66	59	60	58	74	72
Information									
Additional notes/updates since our test	1 Only on roof of oven	1 The griddle is integrated with the hobs							

NOTES
Models highlighted in **red** are featured in our Best Buy Guide, p21.

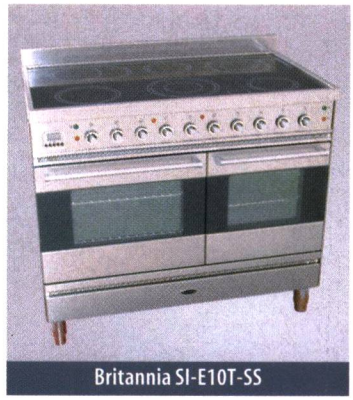
Specification
1 This is the cheapest price we found in high street stores. Prices can vary depending on colour and fuel type. Many models are also available from internet retailers or independent stores at competitive prices.
2 The internal dimensions of the main oven are worth noting to make sure there's enough space for your cooking needs.

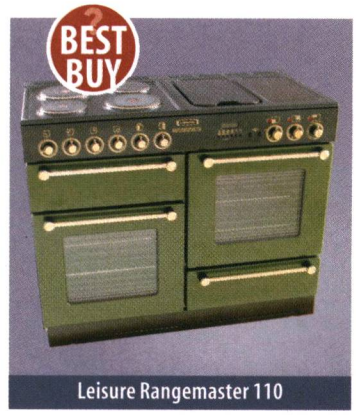
Features
3 Ceramic hobs have an electric radiant ring or halogen light under a smooth glass surface. Solid hobs have a sealed, raised hotplate.
4 Having a separate grill is essential if you want to use the grill and main oven simultaneously.
5 Where there's more than one oven, we've shown whether it's the left-hand (LH), right-hand (RH) or bottom one that is fan assisted

Performance
6 This test measures the time taken and energy consumption required to heat a stainless steel pan of 1.5 litres of water from 15°C to 90°C.
7 How well the hob distributes the heat across a saucepan.
8 This test examines the responsiveness of hobs. We heated oil to 80°C, switched the power off and recorded the highest temperature.
9 We toasted bread to assess how evenly it browned it in different areas of the grill. Some grills aren't consistently effective if food is placed in certain positions in the grill pan.
10 We grilled several burgers together on each grill and measured the temperatures at the centre of them.

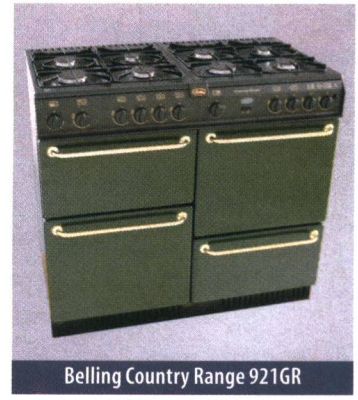
Mercury RC 1090	Smeg A42	Stoves 700DFDO
2,995	1,225	1,199
Dual	Dual	Dual
Stainless steel, black, cream, blue enamel	Stainless steel, anthracite	Stainless steel
91x109x62	95x70x60	90x70x60
46x45x40	31x41x40	35x44x39
Gas	Gas	Gas
5	4	4
✓	✓	
Electric	Electric	Electric
✓	✓	✓
2	2	2
Electric	Electric	Electric
✓LH oven	✓Bottom oven	✓Bottom oven
✓	✓	✓
	✓	
	✓	✓
○	◒	◒
◒	●	●
☆	☆	☆
○	○	☆
○	○	☆
○	○	☆
○	★	○
III	II	III
☆	☆	☆
see[1]	☆	○
☆	○	☆
☆	☆	☆
●	○	○
◒	◒	◒
60	61	66

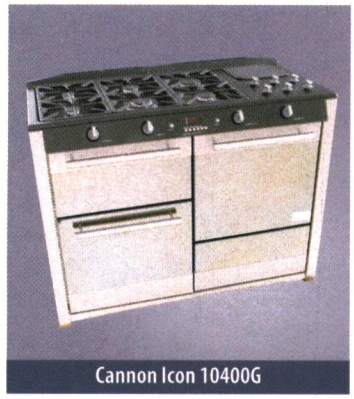
1 This model does not have programs


Britannia SI-E10T-SS



Leisure Rangemaster 110

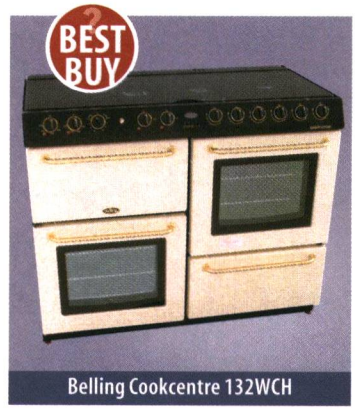

Belling Country Range 921GR


Cannon Icon 10400G

DeLonghi DFG 903

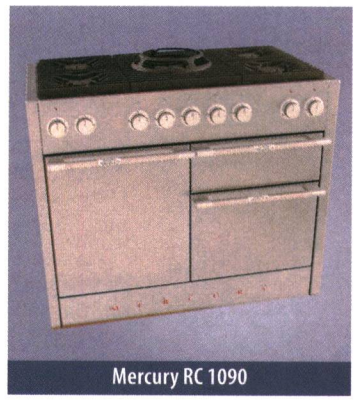
Stoves Newhome Range 1100 Ga SIDL

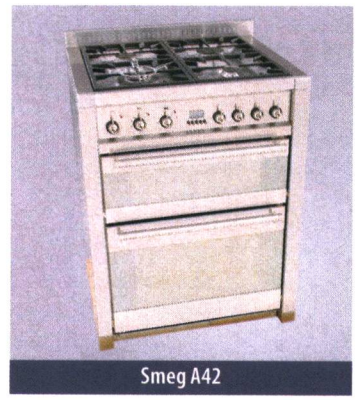
Ariston PRO 94 DM

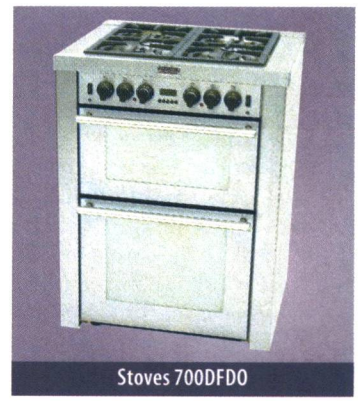


Belling Cookcentre 132WCH

Flavel Cookmaster


Mercury RC 1090


Smeg A42


Stoves 700DFDO

Models with poor ratings showed higher variations of temperatures between the burgers.

11 We assessed how evenly heat is distributed around the oven by measuring the temperatures of water placed in small cake cases on different levels in the oven.

12 This test examines how accurately the oven reaches selected oven temperatures.

13 As the cookers tested use different fuel types and have different oven capacities, the measured energy consumption isn't directly comparable. The rating is, therefore, a subjective judgement based on our tests but taking into account the size of the oven and its fuel type. Ratings are on a four-point scale ranging from **I**, for very low energy consumption through to **IIII** for very high (the lower ratings are the best). The rating doesn't influence the total test score.

Convenience

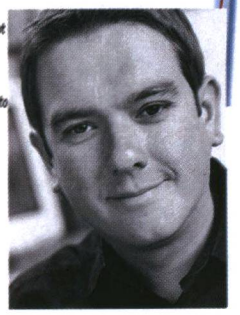
14 Core options are simple tasks such as switching on the oven or hob. Setting programs involves more complex tasks such as setting the oven to come on at a specified time.

15 Models that scored a ● do not have a viewing window, so you can't check food during cooking. As our user panel found this feature very useful, the rating is incorporated into the total test score.

KEY
best ★ ☆ ○ ◒ ● worst
✓ has this feature

TOTAL TEST SCORE

The total test score ignores price and is based on
Ease of use 35%
Oven tests 25%
Grill tests 20%
Hob tests 20%



Mike Naylor gives the lowdown on the best online money sites

FINANCIAL WEBSITES

The internet is packed with money information, but which sites stand out? Here's the *Which?* guide to the best financial websites

There's a huge amount of financial information available online, and most of it is free. The internet is a good place to search for, apply for and buy the full range of financial products.

For example, there are sites that let you search across thousands of mortgages or personal loans in an instant, give you up-to-the-minute share prices, show you how much you could save by switching your credit card to a cheaper card, or explain how to complain about your insurance company. Over the next six pages, we help you find the best financial websites on the net, whatever your needs.

Beware, though. However good the site, it can sometimes take longer to find the information you want, or to apply for a product online, than it does to phone or speak to someone in person. It can also be frustrating if you enter information into a site and it's lost for some reason, and you have to enter it all over again. This may be partly or wholly due to the equipment or internet service provider (ISP) you're using. For advice on these issues, see 'Good connections?', *Which?*, September 2001, p50, and 'Netting a good ISP', *Which?*, October 2001, p36.

SECURITY CHECKS

- Make sure you enter personal or payment information only on to a secure site. You can check if it is secure by looking for a closed-padlock or other security symbol on the screen, or 'https://' in the left-hand side of the web address box (instead of the usual 'http://')
- **Don't use personal details, like your name or date of birth, in passwords, and it's worth changing your passwords from time to time**
- Anti-virus and firewall software can help to protect your computer and your personal details from attack by hackers – but update this software regularly
- **Be careful never to divulge passwords or personal identification numbers**

Fear about the security of the internet is undoubtedly one of the main reasons why people are wary of sorting out their finances online. But, in reality, most sites are secure, and there have been fewer problems than you may think.

So, if your primary concern about shopping online is security, there are some simple things you can do to make it even safer – see 'Security checks', left.

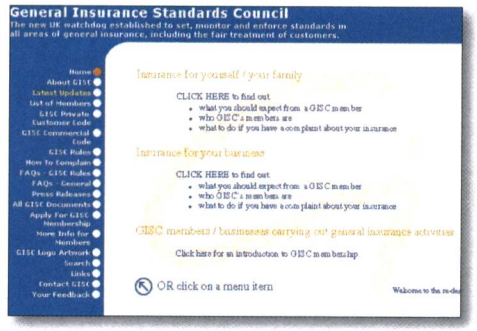
These frustrations and concerns may explain why, of the millions of people who use the internet, very few use it to search for financial products, and even fewer have actually bought a financial product online.

To help you bypass this maze of concerns, we've looked at a range of sites and chosen what we think are among the best in their class. Opposite, we start by looking at sites offering information about your rights, and on the following pages we pick out the best sites for researching, comparing and buying financial products online, giving you details of how they work.

PHOTOGRAPHY JOHN TRENHOLM, ILLUSTRATION PAUL BOSTON

GOVERNMENT AND FINANCIAL REGULATOR SITES

These sites can be a good source of unbiased and practical information covering financial regulation, taxation and consumer rights. The Financial Services Authority site, for example, has tables comparing some financial products. Here, we highlight some of the best sites. It's worth taking at look at some of the 'Other recommended sites', too.



www.gisc.co.uk General Insurance Standards Council

The General Insurance Standards Council (GISC) regulates general insurance, including, for example, car, house, travel and payment protection insurance. Its site explains the GISC's role and how to make a complaint. It explains its 'private customer code' for consumers, what types of insurance the code covers and, more importantly, what it means for consumers.

www.oft.gov.uk Office of Fair Trading (OFT)

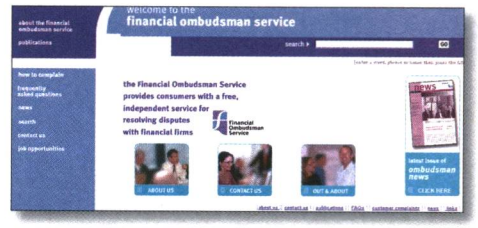
The OFT site has plenty of useful information, including details on consumer rights and law. It gives tips on how to complain and where to go to sort out your problems. It also has information relating to getting credit, including credit references and credit scoring, and there's advice on how to get out of debt.

www.financial-ombudsman.org.uk

Financial Ombudsman Service (FOS)

The FOS is the one-stop shop for most complaints about financial services and covers building societies, banking, insurance, investment, financial advisers, life insurance companies and stockbrokers.

The site is well laid out and easy to use. It contains general information about the FOS and is a good source of information about how to complain – you can download an FOS complaint form from the site. But, by using the information and advice on the site, you may find you are able to resolve your difficulties with a financial company, and so avoid having to complain to the FOS after all.



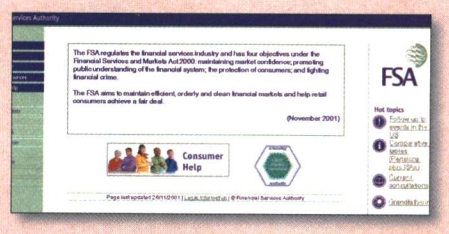
The site gives details of the sorts of problem people complain about for each type of financial product and gives previous ombudsman decisions. It also has useful links to other sites.

www.fsa.gov.uk The Financial Services Authority (FSA)

The FSA is the regulator of the financial services industry, and its site is a useful and impartial source of information.

It contains a considerable amount of information, and allows you to compare some types of financial product. But it's not the easiest site to get around, it could do with more links to other sites, and, in some places, it could do with more explanatory content.

The site also gives you access to the FSA Register, which allows you to search for companies and check that they are authorised to sell financial products. It also lets you search for details of anyone who has been prohibited from selling them.



TOP TIPS USING FINANCIAL SITES

- Compare the results from more than one site, and try out a few different sites
- **Some product comparison sites are more comprehensive than others, and they sometimes have unique deals that aren't available anywhere else**
- Different product comparison sites won't necessarily give you access to the same products
- **Read any terms and conditions, product details or the key features of financial products**
- Print off all relevant information and keep a copy
- **As soon as you receive paperwork or confirmation e-mails, check for mistakes and check through any documentation**
- Look for sites that have contact and customer support details on screen – these can be useful if you have any problems or questions
- **Think before you enter your e-mail address into sites, as you may be bombarded with unsolicited e-mails**
- Sites that have advertising may be biased or not as independent as you think

OTHER RECOMMENDED SITES

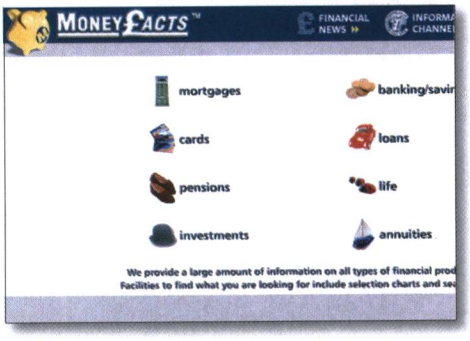
www.mortgagecode.co.uk Mortgage Code Compliance Board	Details of its role and work
www.opra.gov.uk Occupational Pensions Regulatory Authority	Advice on employers' pensions
www.dwp.gov.uk Department for Work and Pensions	Useful info on benefits and pensions
www.bba.org.uk British Bankers' Association	General information on banking
www.inlandrevenue.gov.uk Inland Revenue	Very useful source of tax information
www.bcsb.co.uk Banking Code Standards Board	Details of the Banking Code and BCSB's role
www.europa.eu.int The European Union Online	Information on EU legislation and integration
www.abi.org.uk Association of British Insurers	Consumer information on general insurance
www.hm-treasury.gov.uk HM Treasury	Government's financial and economic policy

Comparison sites let you search and compare thousands of financial products. For example, you could find a new mortgage or get a better deal on a loan or credit card. They can be a useful way to familiarise yourself with a particular market before going on to get advice. See 'Site details', opposite, for more on the type and number of products covered by each site.

Many sites also have additional financial information, as well as calculators and interactive tools and links to other useful sites. You could also use these sites to find a better deal on a product and then haggle with your existing or potential provider. See 'It pays to haggle', *Which?*, November 2001, p42.

The various sites work in similar ways, and most allow you to personalise your searches by choosing from a range of criteria. The step-by-step guide, below, shows how easy it is to search.

Comparison sites usually have disclaimers stating that the information given on the site may not be accurate or up to date. We did find some small variations in product details between the sites we've featured here, when we searched for credit cards, current accounts and personal loans. Despite this, by comparing the results from a couple of sites, you can be fairly sure you'll be able to make an informed choice.



www.moneyfacts.co.uk

Moneyfacts is an uncluttered and clearly laid out site. It has simple product searches, including mortgages, credit cards, savings and offshore savings. It also gives 'Moneyfacts selection' tables showing its choice of the best value personal loans, all-in-one accounts, overdrafts, credit cards, mortgages, pensions, annuities and investments.

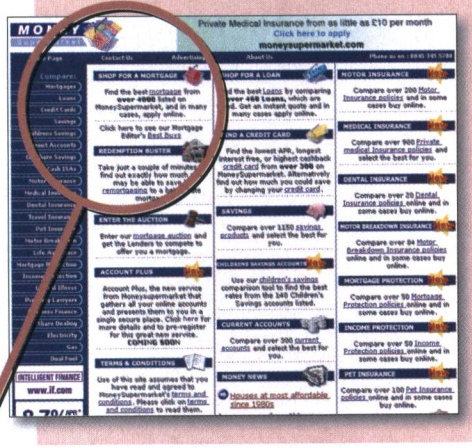
You can't buy products on the site but you can click through to individual company sites. It also has good links to news, shopping, travel, property and personal finance.

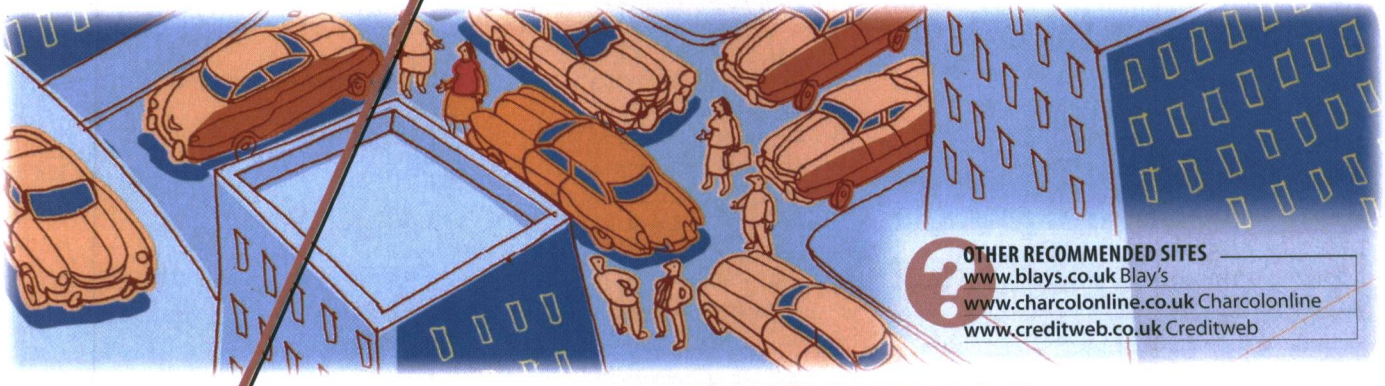
www.moneysupermarket.com

MoneySupermarket gives you access to a wide range of financial products including 3,600 mortgages and 65 personal loans. Other products covered by the site are credit cards, savings, current accounts, offshore savings, cash Isas, travel insurance, online stockbrokers and private medical insurance. Its searches are detailed and easy to use.

MoneySupermarket recently introduced an account aggregation service called Account Plus, which allows you to look at all your online accounts in one place. But also note that these sites aren't regulated – see 'How to keep your accounts in one place', *Which?*, November 2001, p13, for more details about account aggregation.

MoneySupermarket also provides its search facilities to more than 70 other sites, so you may well come across its information elsewhere on the internet.





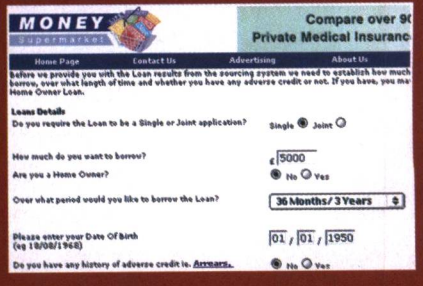
OTHER RECOMMENDED SITES

www.blays.co.uk Blay's
www.charcolonline.co.uk Charcolonline
www.creditweb.co.uk Creditweb

A STEP BY STEP GUIDE TO USING THE MONEYSUPERMARKET WEBSITE

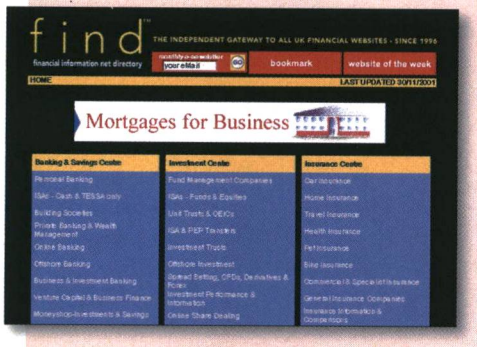
1 CHOOSE A PRODUCT

Pick the type of product you want to search for – a personal loan, for example



2 YOUR SEARCH CRITERIA

Personalise your search by picking criteria you want to use to compare products



www.find.co.uk

Find isn't a comparison site but has thousands of links to financial providers and products, categorised into directories covering banking, savings, investments, insurance, mortgages, loans, life insurance, pensions and independent financial advisers (IFAs).

It lists online providers for each product and service, accompanied by a brief description and a link through to each site. Find aims to show all UK financial websites and includes sites that don't let you buy online, so it is a useful service.

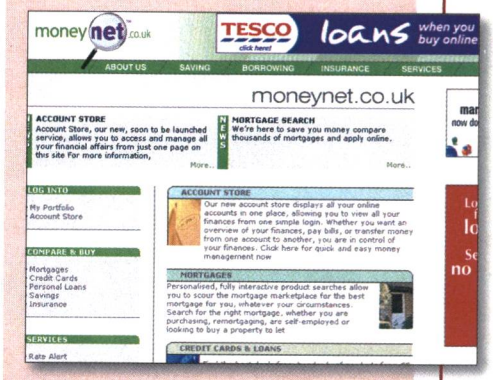
Although Find is independent, it makes its money by charging for advertising on its site, and those companies who are featured pay to have their sites listed.

Companies pay more for larger and more prominent listings. The descriptions are also written by the companies themselves, so think of the descriptions more as adverts than as independent assessments.

www.moneyextra.com

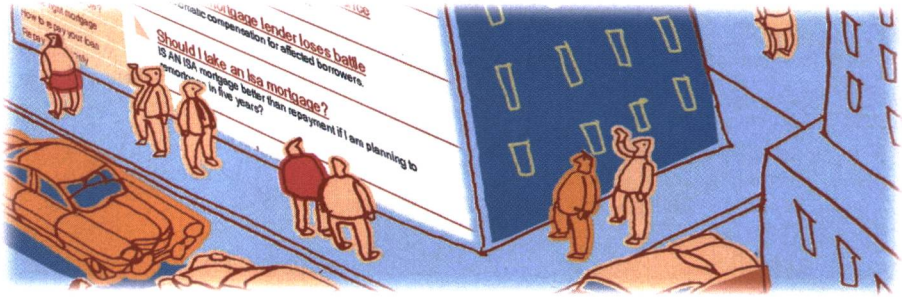
MX Moneyextra is owned by Bristol & West. It has calculators and guides, and allows you to search across a range of financial products including credit cards, loans, savings products, current accounts, mortgages, life insurance and pensions products, stocks and shares Isas, as well as motor, household and travel insurance. It also offers an online share dealing service.

You can also contact Moneyextra by phone for advice and information.



www.moneynet.co.uk

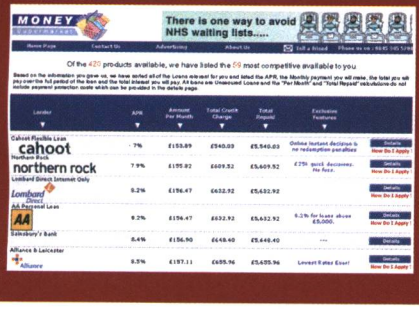
Moneynet is another site that lets you search across a range of different financial products. It allows you to search for mortgages, credit cards, loans, savings, medical insurance, motor, travel and house insurance, for example. It benefits from having detailed search facilities, and searches across a wide range of products and providers.



Site details

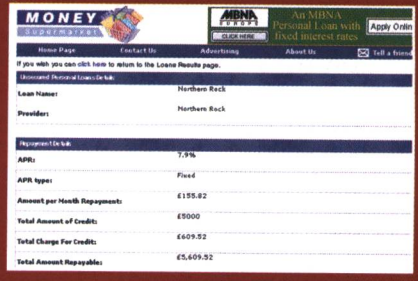
Company	Website address	Number of products available					Customer support		
		Personal loans	Credit cards	Current accounts	Mortgages	Savings	Buy online	E-mail	Phone
MoneySupermarket	www.moneysupermarket.com	65 products from 40 providers	282 products from 54 providers	125 products from 42 providers	3,600 products from 180 providers	1,219 products from 124 providers	Some	✓	✓
Moneynet	www.moneynet.co.uk	More than 450 products from 55 providers	More than 400 products from 55 providers	About 300 products from 35 providers	More than 4,000 products from 110 providers	More than 1,100 products from more than 35 providers	Some	✓	✓
Moneyfacts	www.moneyfacts.co.uk	90 products from 61 providers	266 products from 54 providers	117 products from 45 providers	3,000 products from 150 providers	1,655 products from 170 providers	see[1]		
MX Moneyextra	www.moneyextra.com	see[2]	see[2]	see[2]	see[2]	see[2]	Some	✓	✓

1 Gives only contact details for providers 2 Refused to give a breakdown, but claims to cover over 90 per cent of the market



3 SEARCH RESULTS

The best value products that match your chosen criteria are listed with a few details of their features and costs

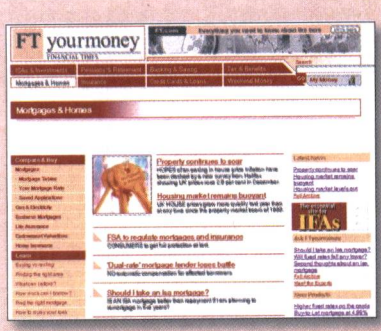


4 PRODUCT DETAILS

You can see more details by clicking on each company listed. Once you've chosen a product, you can click on it and apply online if you want to

INVESTMENT AND FINANCIAL INFORMATION SITES

The internet is a good place to find a wide range of financial and investment information, as well as City and market news. There are also sites to help you find an independent financial adviser in your area. On these two pages we highlight some of the most useful websites you can find. Those listed under 'other recommended sites', below, are also well worth a look.



www.ftyourmoney.co.uk/ www.ftmarketwatch.com

FTyourmoney is the personal finance site for the *Financial Times*, and FTMarketWatch is its investment and market site.

FTyourmoney is comprehensive, with a great deal of useful information on topics such as tax and benefits, pensions, Isas and mortgages. It's a well laid out site, has good links and company and market news. But it does seem to have more advertising pop-ups than some other sites.

Like MoneySupermarket, FTyourmoney has also launched an account aggregation service that allows you to access all your financial information in one place once you've registered. It uses other sites' content to provide comparison and search facilities.

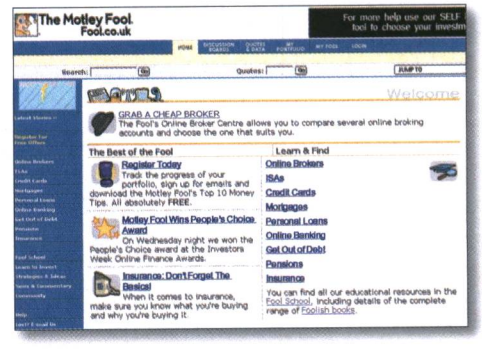
FTMarketWatch concentrates on the financial markets and City news. It is interactive and has many useful research tools, with financial news and share prices. It also highlights companies that have made big gains or losses on the markets.

www.sofa.org Society of Financial Advisers

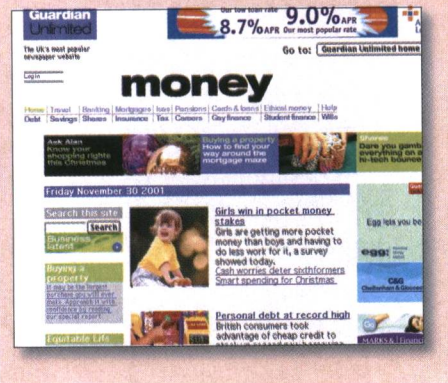
The SOFA site is useful if you want to look for an independent financial adviser (IFA). The site allows you to search for IFAs working in your area, and you can identify the areas of personal finance in which they specialise.

The IFAs that are recommended are all qualified to at least Advanced Financial Planning Certificate level, which is a higher qualification than the minimum standard that all IFAs must reach. Also see 'How to find a good financial adviser', *Which?*, September 2001, p40.

www.fool.co.uk



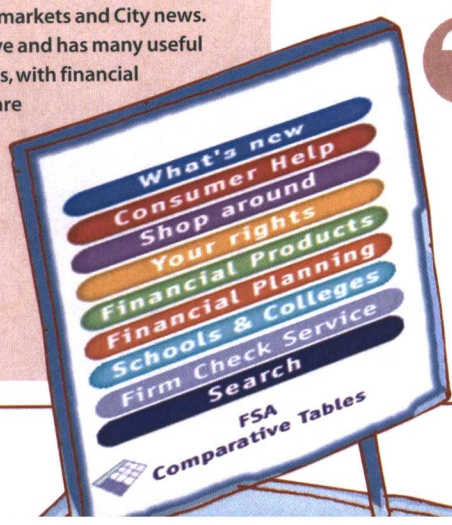
The Motley Fool is an unusual site that divides opinion – you'll probably either love it or hate it. People tend to describe it as anarchic or tongue-in-cheek. But if you like, or don't mind, the tone, it is a good place to find plenty of accessible information about all aspects of investments and finance. It has a good range of introductory articles and discussion boards, and you can set up a share portfolio. Its search facilities for credit cards and loans are limited, but it does have guides to help you choose the right card or loan. However, the site seems to have a higher proportion of adverts and pop-ups than some other sites.



www.guardian.co.uk/money

Guardian Unlimited is the umbrella name for the *Guardian's* various websites. Its money section is a useful source of news-based financial information. It has a particularly useful and efficient archive search facility, and good news coverage. It also gives access to financial supplements of the *Guardian* and *Observer*, and to the full range of Guardian Unlimited sites.

It uses MoneySupermarket for its credit card and savings searches, has information about insurance, and a good links section.



OTHER RECOMMENDED SITES

www.iii.co.uk	Ample Interactive Investor
www.advfn.com	Advanced Financial Network
www.investmentfunds.org.uk	Association of Unit Trusts and Investment Funds
www.financialplanning.org.uk	Institute of Financial Planning
www.opas.org.uk	The Pensions Advisory Service
www.thisismoney.com	Daily Mail, Mail on Sunday, London Evening Standard
www.economist.com	The Economist
www.nacab.org.uk	National Association of Citizens Advice Bureaux
www.ifs.org.uk	The Institute for Fiscal Studies
www.unbiased.co.uk	IFA Promotion: to find a local independent financial adviser

www.money.telegraph.co.uk Telegraph Money

Part of the *Telegraph*'s website, this is a good news-based personal finance and investment information site, with City, market and euro news. It has comparison searches for Isas, share-dealing, credit cards, personal loans, travel insurance (provided by MoneySupermarket), and mortgages (provided by Charcolonline). The site also has motor insurance and utility company searches provided by Xelector, an online intermediary. There are links to Find, a directory of financial sites (see p27), to IFA Promotion for finding a financial adviser, as well as access to the rest of the telegraph.co.uk news site.

www.nationalsavings.co.uk National Savings

A no-nonsense guide to National Savings products and interest rates. It's well laid out and simple to use. It has a very useful search facility that allows you to check for lost premium bonds. All you have to do is enter your premium bond holder's number and it will search the database of over 330,000 unclaimed prizes and tell you if you've won – you could be £50 or even £1,000,000 better off. If you don't know your premium bond holder's number, you can download a form from the site to send to National Savings, and it will search for any premium bonds in your name and tell you whether you've won.

INSURANCE SITES

Insurance search sites aren't as useful as sites that let you compare and search for other financial products, although they're still worth a look. We have found that, for house insurance, the best value companies tend to be those that sell directly, as opposed to intermediaries, such as brokers, that sell policies from a range of insurers.

However, it is worth comparing the quotes you get from the direct providers with those available from intermediaries. The main advantage of internet intermediaries is that you can quickly and easily compare the results from a range of different insurers and also see details of the policies.

Screentrade and InsuranceWide are both intermediaries and did reasonably well last time we looked at house insurance and online intermediaries in 2000. Look out for articles later this year, when we will assess the competitiveness of these and other online intermediaries.

www.insurancewide.com

InsuranceWide

InsuranceWide is an independent insurance website which gives details of 50 different insurance products including car, house, travel, life, mortgage and health insurance. The site is well laid out with plenty of product information. It provides instant quotes and gives you the option to buy insurance online, too.

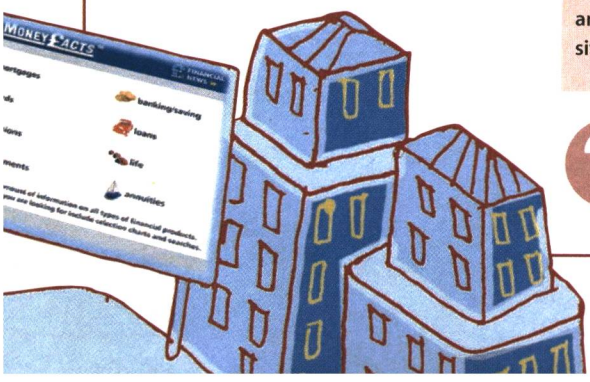
www.screentrade.co.uk

Screentrade is an online intermediary and covers home, car and travel insurance. It is owned by Lloyds TSB, which told us Screentrade will remain independent from the rest of Lloyds TSB's insurance operation.

Screentrade's site is basic and allows users to get online quotes and also buy online. Unlike other sites featured in this section, it doesn't provide any additional information or interactive features.

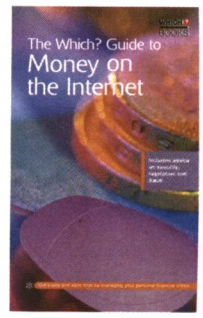
OTHER RECOMMENDED SITES

www.soreeyes.co.uk Insurance search; some profits to SightSavers
www.quotelinedirect Search for general insurance products
www.inspop.com Search for general insurance products



WHICH? BOOKS

For a detailed guide to running your personal finances online, see *The Which? Guide to Money on the Internet* (£9.99). It tells you how to use financial websites, and has reviews of more useful and popular sites. To order, call **0800 252 100** quoting WGMI.



If you're thinking of buying a property abroad, lay solid foundations by doing your homework first

A PLACE IN THE SUN

Mike Pedley from Holiday Which? *guides you through the process of buying property abroad*

An 18th century house in Provence, a farmhouse in the Dordogne or an Andalucian villa – whatever your idea of a perfect home in the sun, you'll find plenty to tempt you for less than £100,000. Buying property abroad has a seductive appeal: whether you're considering buying a holiday or retirement home or investing for profit, you get a lot more house for your money in most other countries than in the UK. Before you join the many thousands of Brits with overseas bolt holes, though, there are three things you must do: research, research and research.

Every country has its own laws, taxes and buying procedure. In this report we outline the essential elements to consider, regardless of where you intend to buy. The vast majority of UK buyers go for property in Spain and France – around 75 per cent and 15 per cent respectively of the total – so we provide a more detailed look at the quirks of the law and buying process in these countries. We asked readers about their experiences, too – many thanks to those who shared their hard-earned tips and advice with us.

THE FOUNDATIONS

Use the same common sense approach with overseas property as you would when buying in the UK. Apart from the unlucky few whose forays into buying abroad are an unmitigated disaster, the most common reason for dissatisfaction is a bad choice of location, followed by buying property that is not suited to your needs.

What do you want the property for? A holiday home? You'll need convenient airports, ferries or roads for easy access – and who will maintain it when you're not around? A permanent or retirement home? It should be big enough to put up visiting friends and family. If you want rental income, property must be easy to let –

PHOTOGRAPHY JOHN TRENHOLM, ROBERT HARDING, IMAGE BANK

some rural areas of France have limited letting potential, whereas a flat in a golf complex can be let all year. If you're hoping that the property will make you a profit, look for a popular area near facilities and attractions that will make it easy to sell on.

Where do you want the property? After deciding in which country you want to buy, views and location are key factors. Consider also:

Climate Is the summer swelter unbearable? If you know the area only from summer visits, what's winter like? Spain is warm on the whole, but the Atlantic coast can be wild, and the Costa Brava varies significantly from the Costa del Sol. France doesn't warm up appreciably until you're south of Burgundy.

Travel If you want to take long weekends, choose an area with good ferry or airport connections. Budget airlines have transformed the map of Europe by opening up access through regional airports such as Carcassonne, Perpignan, Jerez de la Frontera or Malaga. It's generally a good idea to have several transport options.

Seaside or countryside? Idyllic in summer, rural isolation is less appealing in winter drizzle. Resale value, ease of renting and selling are usually better on or near the coast – but some resorts shut up shop to become gloomy ghost towns in winter.

What kind of property? The French, who have progressively abandoned rural areas, are mystified by the British penchant for restoring wrecks. Do not underestimate the time, money, sweat and tears that 'projects' require. Buying old houses already restored with taste and style is another story: in the right location they command a serious premium with wealthy buyers. Much Spanish property, on the other hand, is sold 'off-plan' in new developments or 'urbanisations' that have yet to be built. Many are designed as holiday homes, and may not be suitable as a permanent home. You can often specify every detail of the layout and décor and fix the cost, unlike restoration, which can become a financial black hole. What you can't control is further building – in an area where new developments are sprouting like mushrooms, your lovely home might be lost amid a sea of concrete in a few years.

Buying into a community Most properties that are part of a development are run communally by the owners. Similar to the condominium system in the US, you own your own home plus a share of the common aspects such as pools, gardens, lifts, roads and sport facilities. The good side is that you leave maintenance of all of these to others and security is better than for separate properties; the downside can be high annual fees and fitting in with rules and regulations imposed by others. If you want to buy a resale property on a co-owned estate, it is important to find out whether the community is well managed before buying in.

What's your budget? As in the UK, property prices vary hugely between and within different areas of France and Spain. In France you might find a small place in need of work in the northern Pas-de-Calais going for a song at around £25,000, or a sun-baked property in the remote Massif Central in the same price range, whereas prices on the glitzy Côte d'Azur averaged £237,000 in 2000. In the Dordogne, where Brits are so thick on the ground that you sometimes wonder where the French have gone, £76,000 is an average price. Normandy is seen as remote by many French people, but great for UK buyers thanks to its ferry connections. Prices here average less than £40,000.

In mainland Spain, the coast is a major draw for UK buyers, so rural inland properties can be amazingly cheap. On the costas, you'll find plenty of two-bedroomed apartments in a complex with a pool for between £40,000 and £60,000, and detached villas ranging from £60,000 to £200,000. Almost 40 per cent of Brits choose the good old Costa del Sol for its reliable year-round sunshine: average prices here are around £110,000, except on Marbella's Golden Mile, where you'd be lucky to find anything for less than £300,000.

IF YOU WANT TO TAKE LONG WEEKENDS, CHOOSE AN AREA WITH GOOD FERRY OR AIRPORT CONNECTIONS

FINDING A PROPERTY

Do your homework Specialist property and lifestyle magazines, and supplements in the national and local press, are a good way to get a feel for what's available in your budget range. Subscribing to a few magazines is a small price to pay for invaluable articles, contacts and adverts; specialist estate agents (who often have websites to browse), lawyers, financial services, insurance and removal companies are also represented. Property exhibitions, too, are well worth visiting. These vary from small shows arranged by a single developer to major exhibitions covering a wide range of property, such as those arranged by *Homes Overseas* or *World of Property*. Anyone interested in France should drop into the annual Vive la France show at Olympia in January or exhibitions organised by French Property News.

See for yourself Once research has narrowed down the field, there's no substitute for inspecting property and locations in person. While subsidised viewing trips set up by agents and developers might seem a good deal, remember the old adage about free lunches: a certain element of sales pressure is inevitable. Resist buying on the first trip, and should the idea to buy abroad strike while on holiday, take a cold shower and ▷

think it over. Make several visits and remain independent by arranging your own travel and accommodation.

Estate agents With a little French or Spanish you can call in and introduce yourself to local agents. Remember that agents are acting for the seller, and check that they are licensed with the relevant professional bodies: in France these are FNAIM (Fédération Nationale des Agents Immobiliers et Mandataires) or SNPI (Syndicat National des Professionels Immobiliers). French estate agents must show a financial guarantee document for at least 500,000Ff, which entitles them to hold deposit money from clients. In Spain the professional bodies are API (Agente de Propiedad Inmobiliaria) or GIPE (Gestor Intermediario en Promociones de Edificiones)

THE BUYING PROCESS

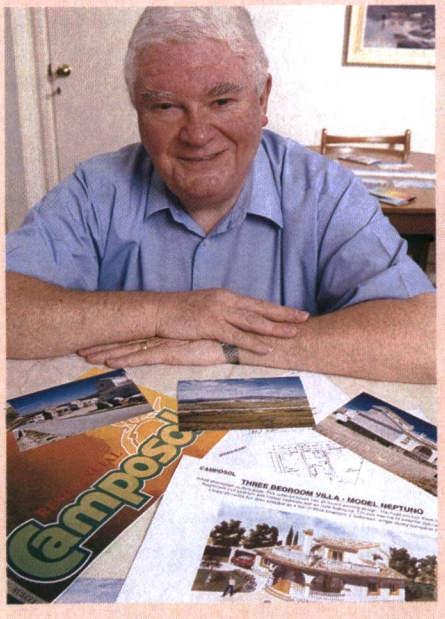
Money matters Set up your finance in advance, decide your budget and stick to it. If you don't have enough ready cash to fund your purchase, you'll need some form of mortgage – perhaps financing your purchase by releasing equity tied up in your existing UK home. Whether you go for a UK or foreign mortgage will depend on many factors, including interest rates at the time, so seek advice from a specialist. Have your deposit ready (usually around 10 per cent of the sale price).

Find a lawyer You definitely need legal advice and, rather than take pot luck on finding a reliable foreign firm, many buyers prefer to hire a UK law firm that specialises in overseas purchases. The advantage of this is that there are no language barriers, and you can obtain compensation through British courts if the lawyer makes mistakes. Talk your plans through with a lawyer before you visit properties and find yourself under pressure to sign a contract. The Law Society will provide a list of UK solicitors who deal with foreign law. Be aware of legal quirks, such as those governing inheritance, before going ahead with a purchase. Be briefed on any contracts you may be asked to sign when you agree to buy. Estate agents in France and Spain may ask you to sign a document before they show you around any properties – this is to prove that they introduced you to the property and protect their commission should you try to stitch up a deal direct with the owner. Sign nothing else at this point – although the property world has a regulatory framework, there are still dodgy operators ready to snap up the unwary.

If buying in Spain, lawyers' fees vary, but are normally about 1 per cent of the price. Contact several to see who offers the best package. With all taxes and fees added in, budget for roughly 10 per cent of the purchase price – more for properties less than £40,000.

Likewise, if you're buying in France, ring several solicitors to see who offers the best deal. If the property is more than five years old, transfer tax, notary's fees, solicitors' fees and other miscellaneous fees will come to around 8 to 10 per cent of the purchase price. When buying new, the roughly 20 per cent tax should be included in the price, but check this.

'WE'RE CONFIDENT WE'LL BE HAPPY IN OUR VILLA'

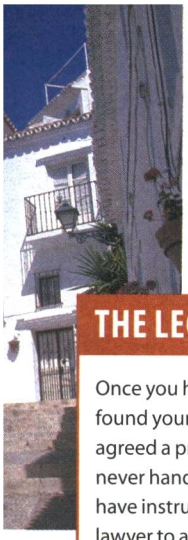


Arnold and Coral Mash are busy preparing for their big retirement move to sunny Spain, even though their house isn't built yet. They paid out 50 per cent of the purchase price within three months of choosing the villa on the Costa Calida – with no bricks and mortar to show for the cash – yet they haven't had a sleepless night since. According to Arnold, his advance planning and stoic refusal to be a victim of the hard sell meant he got exactly what he wanted, with no hidden extras. 'We swotted up on the specialist books and checked out overseas property exhibitions before going on a relaxed holiday to the area.' Aware of the high-pressure techniques of some unscrupulous agents, he planned his inspection trip independently, driving around urbanisations that fitted the bill and dismissing companies as he went.

'We found some utterly misleading "all-inclusive" lead-in costs. When you add on all the extras for decent fixtures and fittings, the figures can double, with agents pushing for the £2,000 deposit.' Eventually he found a company he liked, which sold villas he liked – Propertunities in the Camposol urbanisation. He and his wife took three days to make the big decision before signing, while he checked out the building company's credentials, read the legal documents in English translation, picked the brains of residents and spent several hours videoing the development. He receives updates on how the villa is progressing. 'We haven't moved in yet, but the foundations are done and the walls are up. We're confident we'll be happy there.'

USEFUL CONTACTS

The Law Society 0870 606 2555 www.solicitors-online.com
The Law Society of Scotland 0131 226 7411 www.lawscot.org.uk
National Association of Estate Agents 01926 496800 www.naea.co.uk (lists estate agents who specialise in international conveyancing, county by county in UK)
Federation of Overseas Property Developers, Agents and Consultants 020 8941 5588 www.fopdac.com
France Magazine 01451 833208 www.francemag.com
Hot Properties 020 7436 9500 www.vivaestates.com
World of Property 01323 726040
Daltons Weekly 020 8329 0100 www.daltons.co.uk



THE LEGALITIES: SPAIN

Once you have consulted a lawyer, found your ideal property and agreed a price, sign nothing and never hand over a deposit until you have instructed an independent lawyer to act for you, check contracts and arrange a survey if required. If you're buying into an urbanisation, obtain its statutes to make sure no restrictions exist that you wouldn't want to live with.

Deposits should be paid only into a bonded account. The seller or developer might assure you that their lawyers will handle everything, but you can't expect proper protection when there's a conflict of interest. Be equally wary if the seller suggests you use a certain English-speaking local lawyer – he may be a friend who turns out to be less than assertive in representing your interests properly. Before you sign any contract (have it translated into English for your own benefit), your lawyer should check that:

- **The seller actually owns the property (or land in the case of off-plan purchases) and has proper title deeds, known as the *escritura publica*. This document records details of the property, its owner and any mortgages held against it. Your lawyer then obtains a further *nota simple* before the *escritura* is signed over to you to show that no further mortgage has been taken out in the interim period.**

- The annual property tax (IBI – *impuesto sobre bienes inmuebles*) is paid up to date. When you buy in Spain any outstanding debts on the property may become yours. If the owner hasn't paid his IBI, you may be liable for his back taxes and penalties. It is your responsibility to ensure new properties are registered for this tax. If you are buying property on an urbanisation, the annual community fees should also be paid up to date. Likewise, outstanding utilities bills should be settled by the vendor.

- **The contract specifies the registered title and size of the property.**

- An urbanisation is legal, registered and has planning permission, and when buying off-plan, that the developer's contract is thoroughly checked out. You need guarantees to ensure that payment instalments are paid only when building has progressed to specific stages, and that your money is covered by bank guarantee against non-completion or the builder's insolvency. It is possible to retain part payment to make sure that defects that appear after completion are put right.

- **A final *escritura de compraventa* document is signed by buyer and seller in the presence of a Spanish notary, who certifies that the contract has been properly signed by the parties and money has been paid. Your lawyer can do this for you if granted power of attorney. The *escritura* must be registered as soon as possible. The property is, finally, all yours.**

INHERITANCE AND TAX

This is an opportune time to learn about inheritance tax, review your will and make a Spanish will. Ask your lawyer to brief you on your new tax obligations as an owner of a Spanish property.

THE LEGALITIES: FRANCE

The French legal system has a player – the *notaire*, or notary – who has no equivalent in the UK. He is a public official who represents the state and his job is to check title deeds, draw up sale contracts and record the formal deed of sale. However, it is not the notary's job to advise or protect the interests of either the buyer or the vendor, which is why you still need to appoint a lawyer.

- **Once you've found your ideal property, even a verbal offer could be legally binding and you should certainly never be tempted to sign any preliminary contract an estate agent waves under your nose after a favourable viewing session. In any case, it is better that the notary draws up a contract, since he is in possession of the title deed.**

- Property is bought 'as seen' in France, with no comeback if problems come to light later. The French don't usually have surveys done, but you may prefer to do so for peace of mind, particularly on an older property. As a guideline, a property worth £60,000 costs around £500 to survey.

- **Once you've agreed a price, and instructed an independent lawyer, you sign a preliminary contract – either a *contrat de vente sous conditions suspensives*, a *compromis de vente* or a *promesse de vente*. The former is the nearest to UK practice, rather like exchanging contracts, but with a major difference: it is a binding agreement that requires you to pay a 5 or 10 per cent deposit to the notary or estate agent. And you lose it if you back out of the deal subsequently for a reason not covered by the *conditions suspensives*. These clauses are vitally important, as they give the buyer protection. For example, you receive twice the deposit back should the vendor pull out – a useful device for stopping gazumpers.**

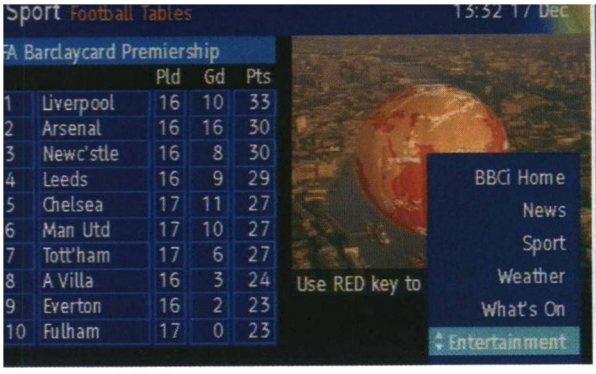
- You have a cooling-off period of seven days after signing a reservation contract. If you're buying new, unbuilt property, under the law this must contain details of the habitable area and number of rooms; the price and means of finance; a completion date for construction and penalty clauses in case of late completion; reference to any borrowing the developer has taken against the development. Also, the deposit is limited to either 2 per cent or 5 per cent of the price, depending on the completion date.

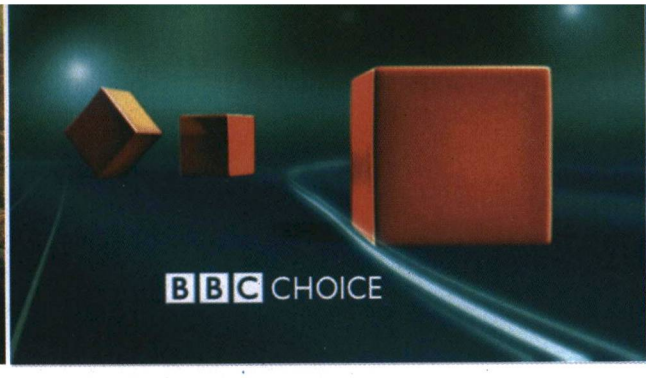
- **A special condition must be included in all contracts to cover loans. If you are buying the property with a loan, you must say so and provide details. If the intended loan is refused, the contract is cancelled and the buyer's deposit is returned.**

- The *notaire* now checks the title deeds and conducts land registry and planning searches – much as a UK conveyancing lawyer would – and prepares the *acte de vente* or deed of sale. Expect to wait up to 12 weeks between the preliminary contract and signing the final deed of sale, which must be witnessed and recorded by the notary. Your solicitor can do this on your behalf if given power of attorney. Congratulations – you have joined the half-million or so Brits who own property in France.

INHERITANCE AND TAX

You must decide in whose name, or names, the property will be registered before the notary's signature wraps up the deal. France's Napoleonic law forbids disinheriting offspring, so the surviving spouse will not necessarily inherit all of the property. Things can get very messy and complicated if you're in a second marriage and have children from the first. Inserting a 'Tontine' clause effectively overrides French inheritance law, and notaries have been known to object. Discuss this and other options available to you with your solicitor.





VISIONS OF THE FUTURE

How do four new IDTVs compare with our Best Buy widescreens and set-top box?

Now is a confusing time to be buying a new television. You should certainly be thinking about widescreen, but if you want to receive digital TV, is it best to go for a TV and set-top box, or an integrated digital set? We look at the options.

SEE THE BIGGER PICTURE

The government is hoping almost all of us will go digital in the next few years so that the analogue signal can be switched off. Assuming digital is the future of TV, then it makes sense to upgrade to a widescreen set, as an increasing number of digital broadcasts use widescreen, or 16:9 format. See 'Widen your horizons', *Which?*, August 2001, p30, for more information.

If you're feeling puzzled about digital TV generally, see 'Switched on to digital TV', *Which?*, November 2001, p46.

FREE-TO-AIR CHANNELS

In our survey of nearly 2,000 people last year, almost half of those that hadn't switched to digital said that, after analogue switch-off, they'd want only the digital free-to-air channels. The free channels include digital versions of the five standard terrestrial channels, plus others including BBC Choice, BBC Knowledge, BBC News 24, ITV2 and ITN News Channel, all of which you can get without any subscription. (see 'Making sense of free TV', p16).

Sky used to offer free-to-air channels for a flat payment of £100 for installation of the box and dish, but this cost has recently tripled to £315. With ITV Digital, you can receive free digital channels through your terrestrial aerial, but you'll need a set-top box, and these are hard to buy without a subscription. In the next few months, we will see some stand-alone digital free-to-air boxes in high-street retailers for £100 to £200. You may need an aerial upgrade (around £40) to receive digital terrestrial TV.

Alternatively, you could consider an integrated digital TV (IDTV) for a neat, one-box solution.

INTEGRATED TV

Integrated digital TVs (IDTVs) allow you to receive digital free-to-air channels, plus additional subscription ones if you wish. ITV Digital is the only platform actively supporting IDTVs, so it's the only one you can subscribe to through these sets. ITV Digital gives access to all the major free digital channels, but offers fewer paid-for channels than cable or satellite.

Check whether you can receive ITV Digital in your postcode area by logging on to the Digital Television Group website (www.dtg.org.uk/retailer/coverage.html), or by calling ITV Digital (see p57).

Manufacturers now mark IDTVs with the DVB logo (Digital Video Broadcasting), introduced last year, and backed by the government. This means it should be ready to receive digital terrestrial free-to-air channels when you get it home.

IS IDTV ALL IT'S CRACKED UP TO BE?

All the new IDTVs on test scored highly for picture quality, and can hold their own with our Best Buy non-integrated widescreen sets (see left). Sound quality is average or better on all, and the Philips comes with analogue Dolby ProLogic surround sound and extra rear speakers.

DIGITAL FEATURES

In previous tests, IDTVs have always lagged behind set-top boxes for digital features. These ones are an improvement – for example, digital teletext and subtitles are all in place – but they can't match the convenience of a standard set-top box. To find out what's on now and what's coming

PHOTOGRAPHY JOHN TRENHOLM

BEST BUY

If you don't want an IDTV, you could go for one of these two Best Buy 28-inch widescreen sets from our August report.

The **Sony KV-28FQ75U** (**£1,300** from John Lewis and Miller Brothers, **£1,140** from wol.value-direct.co.uk) came out top. It has great picture and sound quality, and is easy to install and use. For your money you also get picture in picture, 2,000-page teletext memory, 100Hz flicker-free picture and four inputs to plug in a set-top box, VCR, DVD player etc. It's also available in a 32-inch version.

Picture quality	★
Sound quality	☆
Ease of setting up/instructions	☆
Everyday ease of use	☆

Total test score 86%

If you want to spend less, the **Toshiba 28Z07B** (**£700** from Comet, Dixons and Miller Brothers, **£550** from wol.value-direct.co.uk) also has impressive picture and sound quality. It's also now £100 cheaper than when we first reported on it last August. The instruction manual is very clear, and the TV is easy to set up, but teletext can be annoying, as two button presses are needed for some features.

Picture quality	☆
Sound quality	☆
Ease of setting up/instructions	★
Everyday ease of use	○

Total test score 80%

The Panasonic TX-28PK3 and Ferguson W7023U, also Best Buys in August, have since been superseded.

up, you need an on-screen guide, and all the IDTVs make an attempt to provide one. But some obscure the picture – the Philips and Sony sets on test are the only ones that allow you to see the current programme while checking what else is on. These are also the only ones that let you choose 'favourite' channels, so you don't have to flick through them all – this is a standard feature on most set-top boxes, and is useful if you want to subscribe to extra channels. The Philips is the only model that allows you to record from an analogue channel while watching a digital one.

UPGRADING AN IDTV

All the IDTVs we tested were ready to receive free-to-air channels once set up. But only the Philips came with a slot in which to plug an ITV Digital smart card to receive subscription channels – the others came with fairly poor instructions on how to get this plug-in module. So, for subscription channels, you have to contact ITV Digital for a card reader and smart card.

It's straightforward to update the software and channel lists on these IDTVs, so they should be able to keep pace with changes to digital services from ITV Digital. But as more set-top boxes, such as Sky+, move on to include digital recorders and faster processors, these IDTVs will start falling behind in the technology stakes.

OUR VERDICT

These are certainly the best IDTVs we've tested so far and are a feasible, if expensive, option for switching on to digital TV, especially if you're interested only in free-to-air channels. Of the four IDTVs here, all have their niggling drawbacks, so none is a Best Buy. For now, if you want to subscribe to extra channels, we recommend one of our Best Buy widescreens with a set-top box. If you want only free-to-air, it may be better to wait until the launch of cheaper stand-alone digital free-to-air boxes.

Integrated digital TVs

	Panasonic TX-28DT2/E	Philips 28DW9625/05R	Sony KD-28DX40U	Thomson 28WX35U S[1]
Specification				
Price (£)	850	1,200	1,000	1,050
Width x height x depth (cm)	72x50x53	78x50x50	80x52x53	79x54x51
32-inch model available	✓	✓	✓	✓
Digital service provider	ITV Digital	ITV Digital[2]	ITV Digital	ITV Digital
Stand supplied	✓	✓	✓	✓
Features				
Pure flat screen 1▷	✓	✓	✓	✓
Fully-automatic tuning	✓	✓	✓	✓
Teletext user memories	✓			
Teletext multi-page store		✓		
Autoformat switching	✓	✓	✓	✓
100Hz (flicker free)		✓		
Surround sound		✓		
Headphone volume control	✓	✓		
Audio effects 2▷	✓	✓	✓	✓
Timer to turn off	✓	✓	✓	✓
Timer to turn on	✓	✓	✓	✓
Childlock		✓		✓
Number of audio/video inputs	3	4	3	3
Audio/video input on front	✓	✓	✓	✓
Dedicated audio output	✓	✓	✓	
Performance				
Picture quality	☆	☆	☆	☆
Sound quality	☆	○	☆	○
Ease of setting up/instructions	☆	◒	☆	○
Everyday ease of use	☆	◒	☆	◒
Standby power consumption	☆	○	★	☆
Total test score %	79	70	78	65

TOTAL TEST SCORE

This score ignores price and is based on:

Picture and sound quality	43%
Features	20%
Ease of setting up and everyday ease of use	20%
Technical tests	14%
Standby power consumption	3%

1 Stocks of the 28-inch model are limited, but the 32-inch version uses identical technology
2 Can also be used with Sky Digital, but Sky hasn't produced relevant plug-in

NOTES

Features

1 All sets use a pure flat TV tube, which means that the screens are perfectly flat rather than curved. This gives the TV a distinctive appearance, and allows a wider viewing angle without loss of picture quality.
2 Some sets come with audio effects such as bass boost, pseudo stereo or surround sound.

Panasonic

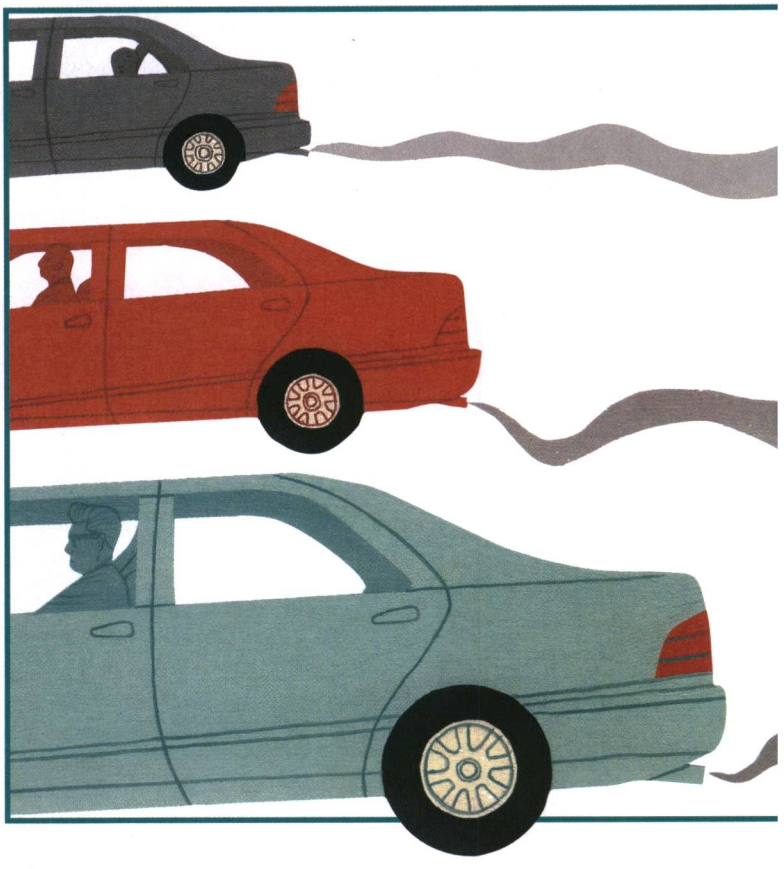
Philips

Sony

Thomson

Gas tax for company cars

New rules for company cars could make a big difference to your tax bill. We steer you in the right direction



From April, company cars will be taxed on their exhaust emissions, not on how many miles you drive. We've looked at how this new system will work and compared a range of cars to find out which ones will hit your pocket the hardest.

OUT WITH THE OLD

The current tax system encourages drivers to notch up high mileage. If you have a company car and drive fewer than 2,500 business miles a year, you're taxed on 35 per cent of the car's list price. If you drive between 2,500 and 17,999 miles annually on business, you're taxed at 25 per cent of the value, and for more than 18,000 miles, you pay a rate of 15 per cent.

The changes are designed to encourage greener motoring. Tax is still based on the list price of the car (including any extras), and most people will still be taxed at a rate of between 15 per cent and 35 per cent of the value. But there's no allowance for the number of miles you drive. Instead, there's a sliding scale of taxable benefit based on the car's carbon dioxide (CO_2) emissions.

So if you're thinking about changing your car in March – with a new 02 registration plate – choose carefully. It could have a huge impact on your tax bill. For example, the Alfa Romeo 147 2.0 TS Selespeed Lusso (at £17,160) and BMW Compact 316 ti SE (£17,610) have a similar price tag. However, the taxable benefit for the Alfa is £4,118, whereas the BMW is only £2,642. This means that a basic-rate taxpayer would pay £325 a year more tax on the Alfa than the BMW, and a higher-rate earner would pay £590 more tax.

SLIDING SCALE FOR TAX

How do you know what percentage of tax a particular model will attract? For petrol cars there's a scale based on CO_2 emissions. In the coming tax year, cars that release less than 165g of CO_2 per km have a rate of 15 per cent tax. For every 5g/km of CO_2 above that, the tax increases by 1 per cent up to a maximum of 35 per cent. To calculate this, you round down any emissions figure to the nearest 5g/km.

However, to encourage both consumers and manufacturers to be greener, the minimum level of CO_2 will decrease each tax year. The threshold reduces by 10g CO_2 next year and by 10g the following year. So you'll have to pay more in subsequent years for the same emissions.

The vehicle registration document V5 must show the CO_2 figure for any car first registered from March 2001. To check

HOW EMISSIONS AFFECT ROAD TAX

Remember that, even if you aren't a company car driver, you're still affected by emission levels. Since last March, road tax on new cars has been based on CO_2 levels. Petrol cars are taxed at £100 to £155 a year depending on their CO_2 level, diesels between £110 and £160, and alternative fuel cars range from £90 to £150. Emissions are also an indicator of fuel economy. Fuel consumption is one of the biggest factors affecting the cost of running a car, so it pays to choose a fuel-efficient car with low emissions.

If you want more help with choosing a new car, Which? Online (www.which.net/motoring) has an interactive guide to running costs. We've collected costs for more than 3,000 cars, including how much you'll pay in road tax, petrol, each car's likely depreciation and guides to insurance levels. The database also calculates the taxable benefit of each model. For details of how to subscribe to Which? Online, call 0845 3010010.

ILLUSTRATION PAUL BLOW

Citroën C5 2.0 HPi Exclusive SE
177g/km CO_2
Basic-rate tax = £786 per year

Renault Espace 2.0 Expression
211g/km CO_2
Basic-rate tax = £1,118 per year

Subaru Impreza 2.0 turbo WRX AWD
242g/km CO_2
Basic-rate tax = £1,407 per year

CO_2 values for any car you're interested in, see the Vehicle Certification Agency website at www.vca.gov.uk.

OTHER ENGINES

Diesel models and alternative fuel cars are treated slightly differently. Like petrol cars, diesels are also taxed on their emissions and use the same CO_2 scale. However, they attract a 3 per cent surcharge (although the maximum is still 35 per cent). For example, a Peugeot 307 2.0 HDi is rated at 138g/km CO_2 for emissions, so it should have a tax rate of 15 per cent. But because it's a diesel engine, it has a tax liability of 18 per cent.

Diesel cars that meet the new Euro IV standard for cleaner cars escape the 3 per cent extra charge and are taxed solely on their emissions. At the moment we know of no models that meet this standard.

Electric hybrid cars, such as the Honda Insight, and gas-powered models attract a 2 per cent and 1 per cent discount respectively, compared with petrol models with the same emission level. In addition, for every 20g/km of CO_2 that they are below this year's qualifying level of 165g/km, they receive a further 1 per cent discount.

For example, the Honda Insight has an emission level of 80g/km CO_2, which is

CO_2 EMISSIONS AND TAX RATES OF TWO-LITRE CARS

	CO_2 (g/km)	Tax rate (%)
Citroën C5 HPi	177	17
Toyota Avensis (not CDX)	181	18
Peugeot 206	185	19
Peugeot 307	188	19
Chrysler Neon	188	19
Mazda 626	189	19
Renault Scénic	190	20
Ford New Mondeo (not LX)	192	20
VW Bora	194	20
Skoda Octavia	194	20
Audi A4	194	20
Nissan Primera (not CVT)	195	21
Hyundai Elantra	196	21
Peugeot 406	197	21
Volvo S/V40	198	21
Saab 9-3 t	201	22
Audi A6	202	22
Mitsubishi Galant	203	22
Peugeot 607	205	23
VW Passat	206	23
Honda Accord VTEC (not Sport)	207	23
Ford Focus (15" tyres)	207	23
Alfa Romeo 156 Selespeed	207	23
VW Beetle	209	23
Renault Espace	211	24
Alfa Romeo 147	211	24
Subaru Legacy (2001)	218	25
Saab 9-5 t	218	25
Mercedes-Benz E200 Kompressor	218	25
Volvo S60	220	26
Peugeot 806	221	26
Nissan Almera Tino	223	26
Rover 45 V6 (auto)	224	26
Rover 75 (not V6)	228	27
Subaru Forester (2001, not turbo)	229	27
Lexus IS200	229	27
Seat Alhambra	230	28
Mercedes-Benz C200 Kompressor	232	28
VW Sharan	233	28
Fiat Marea 150	234	28
Daewoo Nubira	235	29
Daewoo Tacuma	236	29
Subaru Impreza (turbo)	242	30

85g/km less than this year's qualifying level. Therefore it attracts a discount of 4 per cent plus a further 2 per cent because it's a hybrid electric car. So you'd be taxed at just 9 per cent of its list price.

HOW SIMILAR-SIZED ENGINES VARY

Our league table, p37, shows the emission levels of most four- or five-door two-litre petrol cars on sale. As you can see, even cars of the same engine size have a big variation in their taxable benefit.

For example, the Citroën C5 HPi has a tax rate of just 17 per cent of its list price, whereas the Daewoo Tacuma is taxed at a hefty 29 per cent. So even though the Tacuma costs almost £5,000 less than the C5, the taxable benefit will be more than £700 a year more. For a basic-rate taxpayer this corresponds to £155 a year, and £282 for a higher-rate payer.

DON'T FORGET THE LIST PRICE

Of course, emissions are only half the story. The taxable benefit on a car is also determined by the list price. This includes any optional extras – so ask yourself whether you really want that satellite navigation system and air conditioning.

Our price table, below, compares the taxable benefit of a selection of cars with a list price of around £16,000. Even within this small price bracket there's a huge difference in taxable benefit. The VW Beetle 1.8T automatic has a very similar list price to the three-door Audi A3 1.6 SE. The Beetle gives out 51g/km CO_2 more than the A3, which translates into an extra £352 a year in tax for a standard-rate taxpayer, and £640 for a higher-rate taxpayer.

OLDER CARS

Some cars (usually older models which didn't have to be tested for emissions to be sold in the EU) don't have a CO_2 rating, and are taxed according to their engine size. For petrol and diesel cars first registered before 1998, the benefit charge is 15 per cent for engines up to 1.4 litres, and 22 per cent for engines up to 2.0 litres. Above that, the tax rate is 32 per cent.

Petrol cars registered after 1 January 1998 are taxed at 15 per cent for engines up to 1.4 litres (18 per cent for diesels). Cars between 1.4 and 2.0 litres pay 25 per cent for petrol engines and 28 per cent for diesels. Above that, it's 35 per cent for both petrol and diesel models.

FURTHER INFORMATION

To check CO_2 values when choosing a new car, see the Vehicle Certification Agency web site, www.vca.gov.uk. If you own a car registered before 1 March 2001 – without a CO_2 figure on the V5 – you can check its emissions data using a service set up by the Society of Motor Manufacturers and Traders. This can also be useful if you're choosing a second-hand company car. See www.smmt.co.uk/co2/co2.asp.

The rules for reducing the taxable benefit to take account of payments for private use and periods when the car is unavailable are unchanged – see www.inlandrevenue.gov.uk/pdfs/ir172.htm.

This year's *Which? Tax Saving Guide* (sent with April's *Which?*) also contains useful advice on company car tax.

Taxable benefits for cars costing around £16,000

	List price (£)	CO_2 (g/km)	Taxable benefit (£)
BMW 316 ti Compact (3-dr)	16,100	167	2,415
Audi A3 1.6 SE (3-dr)	16,135	170	2,582
Vauxhall Vectra 1.8 CD (5-dr)	16,265	171	2,602
Renault Scénic 1.9 dCi Privilege+ (105 bhp, 5-dr)	16,045	157	2,888
Peugeot 406 2.0 LX HDi (110 bhp, sat nav, 4-dr)	16,160	147	2,909
Audi A3 1.9 TDI (100 bhp, 5-dr)	16,180	143	2,912
Toyota Avensis 2.0 GLS VVT-i (4-dr)	16,315	181	2,937
VW Passat 1.9 S TDI PD (130 bhp, 4-dr)	16,330	149	2,939
Citroen C5 2.0 HDi 110 SX (5-dr)	16,345	147	2,942
Nissan Primera 1.8 SE (5-dr estate)	16,470	183	2,965
Ford New Mondeo 2.0 TD Zetec (5-dr)	16,490	159	2,968
VW Golf 1.9 GT TDI PD (130 bhp, 5-dr)	16,540	146	2,977
Volvo S40 1.6 SE (4-dr)	16,315	185	3,100
Rover 75 1.8 Classic (4-dr)	16,315	185	3,100
Renault Scénic Privilege Monaco 1.6 auto (5-dr)	16,420	190	3,284
Ford New Mondeo Zetec 1.8i (5-dr estate)	16,465	190	3,293
Nissan Primera 2.0 Sport+ (5-dr)	16,320	195	3,427
Alfa Romeo 156 2.0 Twin Spark Lusso (5-dr)	16,060	202	3,533
Peugeot 406 2.0 GLX (5-dr estate)	16,115	200	3,545
Honda Accord 2.0i VTEC SE auto (5-dr)	16,465	218	4,116
VW Beetle 1.8T auto (2-dr)	16,090	221	4,183
Subaru Impreza 2.0 GX AWD (5-dr)	16,070	227	4,339

HOW TO WORK OUT YOUR COMPANY CAR TAX

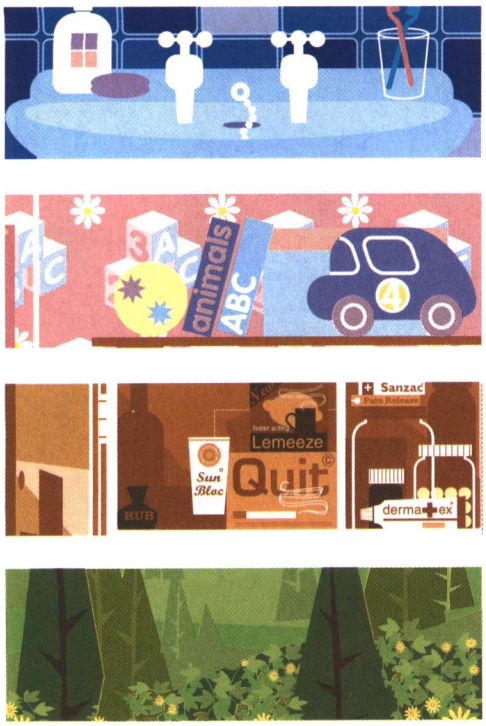
Our example uses a Vauxhall Vectra 1.8i LS saloon, with optional basic satellite navigation.

NEW TAX SYSTEM

List price plus basic satellite navigation = **£15,115 (A)**
CO_2 emissions for this car (check www.vca.gov.uk) = **183g/km**
Tax rate for 2002-2003 at 15%
plus 1% per 5g/CO_2 above 165g = **18 per cent**
Taxable benefit = 18/100 x A = **£2,721 (B)**
For a basic-rate taxpayer, the annual bill will be
B x 22% = **£599**
For a higher-rate taxpayer it will be B x 40% = **£1,088**

CURRENT TAX SYSTEM

A basic-rate tax payer who drives 12,000 business miles a year, is taxed at 25 per cent, so the annual tax bill would be
A x 25/100 x 22% = **£831**



How to make HEALTHY SAVINGS

If the cost of over-the-counter medicines gives you a headache, our survey of store prices will ease the pain

Last May, after a successful campaign by Consumers' Association, resale price maintenance on over-the-counter (OTC) medicines was scrapped. Shops responded immediately by slashing the price of common medicines. Several months on, we wanted to see whether there were still bargains to be had, so we checked out high-street prices. We also looked into how much you can save on other health and personal care items – and by switching from Boots to Tesco, you can cut 17 per cent off your shopping bill.

HOW PRICES COMPARE

We asked shoppers in six areas to buy a list of popular items in major supermarkets, chemists' chains and independent chemists. Our shoppers bought four baskets of goods – baby products, supplements and herbal remedies, personal care items, and OTC medicines. Overleaf, we give the breakdown of prices by store for each basket.

With a top three place for all four baskets, Tesco came out cheapest overall at £64.67, though it beat Asda by less than £1 – see the summary table, left. Boots was the most expensive place to shop at £77.86. Although Boots' medicine prices were about average, its personal care items, such as sanitary towels and deodorant, were more expensive than average.

Generally, the supermarkets were cheaper than the chemists. However, Sainsbury's (£75.68) and Safeway (£77.50) were more expensive than the average of all shops, including chemists. It's worth remembering, of course, that chemist stores with pharmacists on site can offer help and advice that probably won't be available in stores without a pharmacy counter.

Of the rest, Superdrug and Moss were consistently cheaper (though only around 30 per cent of Superdrug stores have a pharmacy).

LOOKING FOR BARGAINS

Some stores offered very good discounts. For example, the medicines basket cost just over £5 less at Asda and Tesco than the next cheapest store, Moss. That's good news if you're suffering from winter colds or flu, as Nurofen and Lemsip were half the price in these two supermarkets compared with most other stores. We'd like to see more stores offering discounts on everyday remedies.

The news was more disappointing if you were trying to stop smoking. When we checked prices in November, we couldn't find any discounts on Nicorette gum. Almost all the outlets were charging £5.69 for 30 pieces of 2mg gum. When we asked Tesco and Asda why this was, both said that retailers were more likely to discount nicotine replacement products between January and March, when most people tried to quit.

Our shoppers phoned round the same stores in early January, and found some stores had cut the price of Nicorette by as much as £2.10. However, the offers weren't available at all stores in a chain, and were for a limited time period.

REGIONAL ROUND-UP

London was the most expensive place to shop, followed by the south-west. Leeds had the cheapest products. However, these variations were due mostly to price differences between branches of Co-op pharmacies, independents, Lloyds, Moss and Superdrug. The supermarkets and Boots had very little price variation.

The medicines and baby care baskets didn't vary much in price across the regions. Leeds was cheapest for the complementary products, but prices for its baby care products were almost as expensive as those bought in London. ▷

OUR SURVEY

Our shoppers visited nine leading chemist and supermarket chains and 12 independent chemists, between 29 October and 9 November 2001. They visited Greater London, Bedfordshire/Buckinghamshire, Glasgow, Leeds, Leicester, and the south-west. The shoppers bought the same top-selling items from each store. Prices in our tables were correct at that time, and each shop price is the median – the middle price when the prices are ordered from lowest to highest.

Our shopping basket prices

	Complementary basket	Baby care basket	Medicines basket	Personal care basket	Total
Tesco	23.20	19.33	13.27	8.87	64.67
Asda	25.78	17.94	13.27	8.58	65.57
Superdrug	25.78	19.89	18.45	8.44	72.56
Moss	25.48	19.56	18.34	10.01	73.39
Lloyds	23.68	20.81	19.15	10.76	74.40
Sainsbury's	26.06	19.64	20.04	9.94	75.68
Independent	24.93	21.12	18.58	11.62	76.24
Co-op Pharmacy	25.78	21.01	18.74	10.91	76.43
Safeway	26.98	19.85	19.30	11.37	77.50
Boots	26.69	20.30	18.73	12.14	77.86
Mid point of all	25.78	19.85	18.73	10.53	74.87

COMPLEMENTARY PRODUCTS

The price of this basket was fairly similar between stores. It's disappointing that our shoppers couldn't find significant differences in the price of the Kwai garlic tablets (£4.95 for 30 tablets) and Kira St John's Wort (£9.95 for 50 tablets). We saved £3.78 by shopping at Tesco rather than Safeway (the most expensive store for these goods) – that's a saving of 14 per cent. However, this saving was made only on Seven Seas Cod Liver Oil and own-brand calcium.

Complementary basket

	Seven Seas Pure Cod Liver Oil 120 capsules (£)	Own-brand calcium 60 x 500mg (£)	Kwai Once-a-day Concentrated Garlic 30 tablets (£)	Kira St John's Wort 50 tablets (£)	Basket price (£)
Tesco	6.71	1.59	4.95	9.95	23.20
Lloyds	6.99	1.79[1]	4.95	9.95	23.68
Independent	9.04	0.99	4.95	9.95	24.93
Moss	9.09	1.49	4.95	9.95	25.48
Asda	9.09	1.79[1]	4.95	9.95	25.78
Co-op pharmacy	9.09	1.79[1]	4.95	9.95[2]	25.78
Superdrug	9.09	1.79	4.95	9.95	25.78
Sainsbury's	9.09	1.99	4.99	9.99	26.06
Boots	9.09	2.70	4.95	9.95	26.69
Safeway	9.09	2.99	4.95	9.95	26.98
Mid point of all	9.09	1.79	4.95	9.95	25.78

1 Calcium supplements were available from these stores, but in a different dose, formulation, or number of tablets, so weren't directly comparable. We used the national median price to allow us to calculate the price of the basket. 2 Our shoppers couldn't find this product in this store, so we used the national median price to allow us to calculate the price of the basket.

MEDICINES

By shopping at Asda and Tesco instead of Sainsbury's, you can cut the cost of our basket of medicines by £6.77 – a whopping 34 per cent saving. It's worth noting that, although we bought Nurofen, you may be able to make even greater savings by looking for own-brand ibuprofen tablets, which contain the identical active ingredient.

Medicines basket

	Nurofen (16 tablets) (£)	Lemsip Cold + Flu Original Lemon 10 sachets (£)	Nicorette Mint 2mg gum 30 pieces (£)	Benylin Chesty Coughs 125ml (£)	Paracetamol 16 tablets (p)	Rennie Peppermint 96 tablets (£)	Basket price (£)
Asda	1.14	1.41	5.69	2.70	24p	2.09	13.27
Tesco	1.14	1.41	5.69	2.70	24p	2.09	13.27
Moss	2.51	2.85	5.69	2.69	35p	4.25	18.34
Superdrug	1.69	2.85	5.69	3.19	84p	4.19	18.45
Independent	2.07	2.85	5.69	3.39	39p	4.19	18.58
Boots	2.29	2.85	5.69	3.39	32p	4.19	18.73
Co-op pharmacy	2.29	2.85	5.69	3.39	33p	4.19	18.74
Lloyds	2.51	2.99	5.69	3.39	32p	4.25	19.15
Safeway	2.29	2.85	5.69	3.39	89p	4.19	19.30
Sainsbury's	2.29	2.85	6.99	3.39	33p	4.19	20.04
Mid point of all	2.29	2.85	5.69	3.39	33p	4.19	18.74

PHOTOGRAPHY IAN BAGWELL ILLUSTRATION SEAN SIMMS

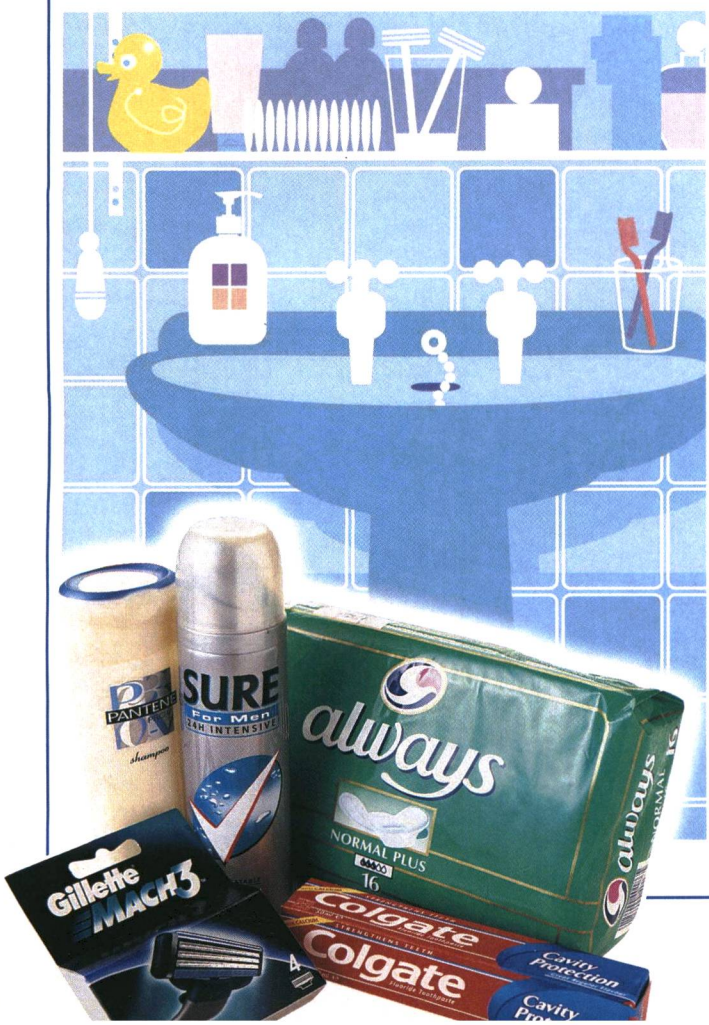
BABY CARE PRODUCTS

The price of baby care products didn't vary tremendously between the stores, though savings can mount up if you're buying products (such as nappies) in bulk. Asda offered Calpol at half the price of most other stores, and was among the cheapest for baby food, baby wipes and baby lotion. The basket cost £3.18 less at Asda than at independent chemists – a saving of 15 per cent.

Baby care basket	Pampers Baby Dry 45 Mini for a 3kg to 6kg baby (£)	Calpol infant suspension 10 x 5ml sachets (£)	Heinz Spaghetti Hoops With Pork Sausages (p)	Heinz Rice Pudding from four months (p)	SMA Gold First infant milk 900g (£)	Johnson's Baby Skincare 72 pop-up wipes (£)	Johnson's Baby Lotion 300ml (£)	Basket price (£)
Asda	5.65	1.37	41p	36p	6.09	2.27	1.79	17.94
Tesco	5.65	2.75	41p	36p	6.09	2.28	1.79	19.33
Moss	5.65	2.75	45p[1]	44p	6.09	1.99	2.19	19.56
Sainsbury's	5.65	2.75	41p	36p	6.09	2.59	1.79	19.64
Safeway	5.99	2.05	45p	39p	6.09	2.99	1.89	19.85
Superdrug	5.99	2.75	53p	45p	6.09	2.29	1.79	19.89
Boots	5.65	2.75	47p	40p	6.09	2.99	1.95	20.30
Lloyds	5.65	2.75	54p	48p	6.09	3.25	2.05	20.81
Co-op pharmacy	5.47	2.75	51p	43p	6.39	3.19	2.27	21.01
Independent	5.67	2.75	52p	43p	7.06	2.49	2.20	21.12
Mid point of all	5.65	2.75	45p	40p	6.09	2.59	1.89	19.82

1 Our shoppers couldn't find this product in this store, so we've used the national median price to allow us to calculate the price of the basket

PERSONAL CARE PRODUCTS



Shopping at Asda, Superdrug or Tesco brought significant savings on everyday items, such as sanitary towels and deodorant. By shopping around, we saved almost a third on shaving cartridges, from £5.25 to £3.59. The whole basket of goods cost £3.70 (or a huge 30 per cent) less at Superdrug compared with Boots (the most expensive shop).

Personal care basket	Colgate Cavity Protection toothpaste 50ml (£)	Always Normal Plus sanitary towels 16 (£)	Sure Active deodorant 200ml (£)	Gillette Mach3 shaving cartridges (£)	Pantene Pro-V shampoo 200ml (£)	Basket price (£)
Superdrug	68p	1.39	1.39	3.59	1.39	8.44
Asda	68p	1.38	1.35	3.69	1.48	8.58
Tesco	68p	1.39	1.35	3.97	1.48	8.87
Sainsbury's	68p	1.39	1.69	4.19	1.99	9.94
Moss	99p	1.59	1.59	4.29	1.55	10.01
Lloyds	1.04	1.19	1.09	5.25	2.19	10.76
Co-op pharmacy	1.00	1.59	1.84	4.99	1.49	10.91
Safeway	79p	1.65	1.99	5.25	1.69	11.37
Independent	1.00	1.79	1.79	5.25	1.79	11.62
Boots	79p[1]	1.92	2.19	5.25	1.99	12.14
Mid point of all	79p	1.59	1.69	4.77	1.69	10.53

1 Our shoppers couldn't find this size of product in this store, so we've used the national median price to allow us to calculate the price of the basket

WHAT PROFITS?

It's impossible to see how insurers calculate the returns on with-profit investments, how well the funds perform, and what charges you'll pay

With-profit funds are big business. If you are paying into a pension or an endowment policy, the chances are your money is being invested into a with-profit fund. About £365 billion is held in these funds, which are run by some of the biggest household insurers in the country on behalf of more than 10 million consumers.

With-profit policies have been around since the late 18th century. They're promoted as a safe way to dip your toe into stock market investments. However, we're concerned that consumers have no way to judge what return they'll earn, how well the funds perform, or what level of charges they'll have to pay.

Until recently, no one challenged the way companies ran their with-profit funds. Last February, Consumers' Association became one of the first voices of dissent when, to a storm of protest from the financial services industry, we published a paper highlighting the shortcomings of with-profit funds and demanding change. Two reviews are now under way – one by the Financial Services Authority (FSA), due in the spring, and one by the government, known as the Sandler review. Here we explain why these reviews are necessary.

HOW WITH-PROFIT FUNDS WORK

With-profit funds are supposed to protect you from falls in the stock market by 'smoothing' investment returns. The money you pay into your policy is pooled with other policyholders' premiums and invested into a mixture of equities (shares), property, and lower-risk investments such as government securities (gilts). The 'smoothing' effect is achieved by holding back some of the investment returns on the fund in good years, to pay out more than the return achieves in poor years.

WHAT YOU GET BACK

Some of the returns on with-profit investments are paid at regular intervals, but the bulk is paid out when the fund matures.

Regular or 'reversionary' bonuses These are allocated (usually each year) to with-profit policies. Once they've been added, they can't be taken away. The level of bonus is supposed to reflect the performance of the fund during the previous year. These bonuses have been falling steadily over the past decade.

Final or terminal bonus When the policy reaches its maturity date, a final bonus is added. This is based on the performance of the with-profit fund over the lifetime of the policy, and can amount to as much as two thirds of the total return on a 25-year policy. You have no idea what your policy is going to be worth until it reaches maturity. This effectively locks policyholders in until the policy matures, making them a bad bet if you need to cash them in early.

www.which.net/which

HELP ONLINE
Have you got a comment or question about with-profit investments? If so, post your questions on our website at **www.which.net/which/askus.html** by 15 February. We'll reply on the site on 22 February.

PHOTOGRAPHY CLIVE ROWAT

WHAT'S WRONG WITH WITH-PROFIT FUNDS?

There's nothing wrong with the theory behind with-profit funds – the idea of smoothing investment returns to protect policyholders in bad years. However, in practice, the way these funds are run is so complex and opaque that no one, except the handful of industry professionals who run them, can understand how they work, or if they are doing what they are supposed to do.

The providers' discretion The regulation that covers the way these funds are managed is weak. An actuary oversees the fund management and reports to the insurance company directors on "policyholders' reasonable expectations" – in other words, what policyholders might reasonably expect to receive back from the policy over the years. However, there is no legal definition of what this phrase means in practice, or any regulations surrounding how the figure is calculated. The actuaries and directors of the insurance companies have total discretion of the funds. They set the rules and decide how to apply them. The policyholder is left with whatever bonus they see fit to pay out.

Lack of transparency Insurance companies are not required to disclose crucial information about their with-profit funds, such as the underlying charges, the funds' actual investment performance, or why payments made to policyholders may differ from the funds' real investment returns. So there is no clear link between the amount of annual bonus you receive and the fund's actual return. Policyholders, therefore, have no way to judge how well their insurance company is managing the fund, or work out whether they're getting a good deal.

Poor surrender values Insurance companies reserve the right to apply a penalty, called a market value reduction (MVR), to your with-profit policy if you cash it in early. They usually implement MVRs when stock markets are falling or a large number of investors are cashing in their policies. Technically, MVRs are there to protect the remaining investors should there be a big drain on the fund. They are charged in addition to any usual exit penalties. What we don't like about them is that the decision to charge an MVR, and the amount charged, is entirely at the insurance companies' discretion. The amount charged is expressed as a percentage of the value of your policy. Typical MVRs are between 10 and 15 per cent.

THE FUTURE OF WITH-PROFITS

We can't predict the results of the reviews by the FSA and the government, but we hope they will bring a radical overhaul of the way these funds are run. We think providers need to be more open and accountable about the way the funds are managed and charged, and how well they perform.

We want the relationship between returns on the fund, the amount retained for 'smoothing', and the amount given in bonuses to be clarified so that investors can see clearly how much they're getting. Above all, we want to see the discretion the actuaries and directors have over the funds to be fettered to ensure policyholders are treated fairly. However, the really big issue for current and future investors is how insurance companies will treat the 'orphan' assets. See 'Who will adopt the orphans?', left.

WHAT SHOULD YOU DO?

If you have a with-profit policy, you will almost certainly lose out if you cash it in before the maturity date, so we don't recommend doing this. However, if you are concerned about your investment you could consider switching to another type of investment fund within the same policy if this option is available. But take independent financial advice before doing so.

If you are considering investing, a lot depends on the length of time your money will be tied up for. Five years is a reasonable period to give a with-profit provider a chance to prove itself, but if you want to invest for much longer that that, we suggest you pick an investment that allows you to switch funds or stop and start without penalty, such as a stocks and shares ISA or a stakeholder pension. If your adviser recommends a with-profit fund, ask why they are recommending that particular fund, what its past reversionary and terminal bonuses have been, and what the provider's attitude to the orphan assets is. Always ask for a copy of the provider's with-profit guide. If you don't understand the guide's terminology, ask your adviser to explain it to you.

WHO WILL ADOPT THE ORPHANS?

Most with-profit funds have built up huge surplus funds often known as 'orphan' assets. They're estimated to be worth some £45 billion – £30 billion held by shareholder-owned companies (plcs) and £15 billion by mutuals.

Orphan assets are defined as that part of the fund not required to meet liabilities including "policyholders' reasonable expectations". The reason the funds are called 'orphan' assets is because no one can say who owns them. They've been collected from the funds of generations of policyholders and are still being collected today.

Because the orphan assets are considered 'surplus to requirements', insurance companies are looking at ways of distributing them and clarifying ownership. We are concerned that policyholders may not receive their full rights when the funds are finally carved up. We know there are moves by companies to plunder the orphan assets, but unless the regulator (the Financial Services Authority) settles the question of ownership, it's likely to be the shareholders and not the policyholders who get their hands on the bulk of the assets. In our view, this is nothing short of legalised theft.

If you have a with-profit policy and are concerned about ownership of the orphan assets, you can write to your insurance company and ask:

- the value of the assets
- what percentage of these orphan funds belong to policyholders
- whether your provider is currently, or plans to be, in negotiations with the regulator to determine policyholder rights to these funds.

We would be interested in receiving copies of any answers. Please send them to Membership Services, *Which?*, Dept TF, PO Box 44, Hertford X, SG14 1SH.

FURTHER INFORMATION

www.fsa.gov.uk/pubs/other/with_profits/index.html for information on the FSA's review of with-profit schemes

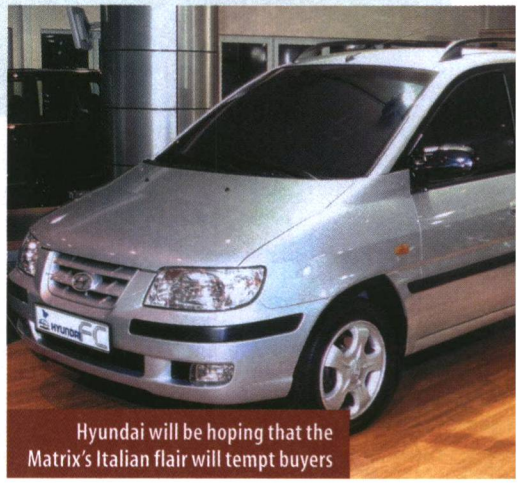
www.hm-treasury.gov.uk/mediastore/otherfiles/retail_savings.pdf for information on the Sandler review

In our regular look at the world of cars, we scrutinise new models and round up the latest news

Hyundai's Italian job

Hyundai called on Italian design house Pininfarina to style the new Matrix, which enters an increasingly crowded small-MPV market dominated by the Renault Scénic and Vauxhall Zafira. Three engine options are available – the 1.6-litre petrol (lifted from the Elantra), and new 1.8-litre petrol and 1.5-litre diesel engines. Prices are keen, starting at £10,999, and all models have anti-lock brakes, and driver, passenger and side airbags.

In our survey, Hyundai had middling reliability.



Hyundai will be hoping that the Matrix's Italian flair will tempt buyers

SPRINGTIME TO EXPECTA VECTRA

The new Vauxhall Vectra has started production, ready for its spring debut.

With a completely new chassis and suspension, it's larger all round than its predecessor. There are saloon and hatchback versions (the latter being built in the UK), and it will be available with both petrol and diesel engines.

To compete with the Ford Mondeo and Renault's new Laguna, Vauxhall will have to improve on the old Vectra's poor reliability and unexceptional safety and security.

With this new model on the way, Vauxhall dealers may have old stocks to clear, so look out for bargains. Be warned, though: these offers may seem irresistible, but discontinued models often suffer higher depreciation than the replacement.

C3 follows Citroën C5

The new Citroën C3 slots into the range between the Saxo and Xsara. Launched this spring, it will go head-to-head with the new VW Polo and Ford's new Fiesta.

The C3 is the first model to use the new 1.4-litre diesel engine, developed with Ford. Alternatively, you can pick a 1.1-, 1.4- or 1.6-litre petrol engine with a manual or automatic gearbox.

It comes with electric variable power-assisted steering, rain-sensitive windscreen wipers and anti-lock brakes.

Some of its security features have been borrowed from its larger brother, the C5, and in our tests the C5 was difficult to steal, but fairly easy to break into.

According to our annual survey, Citroën has a poor record for reliability, so we'll have to see whether the C3 can buck the trend. Citroën models also have a history of high depreciation, which pushes up their overall running cost, despite being modestly priced.

With a roofline reminiscent of the 2CV, the C3 is bound to attract admirers

ROUND UP

Vehicle crime accounts for almost a fifth of all recorded crimes, with around 340,000 vehicles being stolen each year. Home Office figures show that older cars are most likely to be stolen. For example, for cars between 12 and 13 years old, 26 cars per 1,000 were stolen in a 12-month period, compared with 13 per 1,000 for all cars on the road.

From last November, BMW has been offering a three-year, unlimited mileage warranty on all its models, including the Mini. This replaces the previous 60,000-mile limit, though only 9 per cent of people drive more than 60,000 miles in three years, anyway.

General Motors has signed an agreement to take control of ailing Korean car maker Daewoo. GM is expected to run Daewoo as its Asian operation, delivering new cars that may share common components with other GM models.

ILLUSTRATION TERRY KENNETT

TRAIL BLAZER

With its new X-Trail, Nissan has joined the pack of makers offering small off-roaders. These versatile cars should be able to tow a horsebox from a wet field and also have car-like road manners for city confidence. The X-Trail is similar in size to the Toyota RAV4, the big-selling Land Rover Freelander and the desirable Honda CR-V.

There are three trim levels available and both petrol and diesel engines. For £16,750, the 2.0 S model comes as a five-door station wagon with two air bags and anti-lock brakes with electronic brake-force distribution.

Nissans are generally above average for reliability in our surveys and have average depreciation. But they are relatively easy to break into.

The Stilo is Fiat's latest bid to take a slice of the small family car market

Stilo aims to change Fiat's fortunes

The new Fiat Stilo hits the showrooms this month, replacing the ageing Brava and Bravo models. It takes on the Ford Focus, Renault's Mégane and the Vauxhall Astra in the fiercely fought mid-sized sector.

There are three- and five-door versions, and a choice of five engines – one diesel and four petrol. Prices start from £10,835 for the petrol 1.2 Active.

It has three-point seat belts for all five occupants, and comes with six airbags, anti-lock brakes and electronic brake-force distribution as standard. It also has electric power-assisted steering.

In our reliability survey, the Brava and Bravo scored poorly. Also, their safety and security were well behind the market leaders, so Fiat has it all to do to compete in this sector.

ROUND UP

Advance tickets are already on sale for November's motor show in Birmingham. But there are doubts over whether it will go ahead because of some manufacturers' lack of interest. BMW has announced that it definitely won't be there, and Mercedes-Benz confirmed that it's reviewing whether to attend. Could the Midlands event go the way of last year's London show?

There is now a database to help police catch drivers who aren't insured. The Motor Insurance Database allows immediate police access, to check the insurance status of any registered vehicle.

Automatically Audi

Launched in 1958, the Daf-600 Variomatic was the first small automatic car. It gained an unfortunate reputation, and its idiosyncratic transmission gave rise to nicknames such as 'the rubber band machine'.

The idea behind this type of automatic – called constant variable transmission (CVT) – was to optimise engine performance. Traditionally, it's been limited to lower-powered engines, and is used by several makers including Honda, MG and Nissan. But more powerful automatic cars have always used fixed-ratio, stepped gearing, even though performance and fuel economy are worse than with a manual gearbox. Until now that is.

Audi claims that the A6 fitted with its Multitronic CVT has comparable performance to the manual version, and is better than an A6 using a conventional automatic gearbox. All this with the smooth gear change characteristic of the CVT. Gone are the step changes and 'kick downs' common with fixed-ratio automatics.

One of our motoring researchers drove an A6 Multitronic on town roads, country lanes and motorways. Performance was smoother than a conventional automatic, with no physical indication of gear changes.

The AA has carried out a comparison between the Audi A6 2.4 SE Multitronic and the A6 2.4 five-speed manual version. In these tests, the Multitronic had similar acceleration, top speed and fuel consumption to the manual model, and lower CO_2 emissions into the bargain.

We expect Audi to fit the Multitronic gearbox to other models in its range.

TIGHT-LIPPED

Both Ford and VW are planning important launches this Spring. Although both companies have remained tight-lipped about exact launch details, VW was due to announce prices just after we went to press, with a launch soon after. Ford is expected to issue price information in March, followed by the launch in April.

Usually, makers keep quiet for commercial reasons – sales of the current models could be damaged if they released launch information too soon. If a potential buyer knows a new model is imminent, there's a strong incentive to delay the purchase and buy the new, 'better' model instead. Our advice is simple. For any new model, you should wait for the launch details if you can.

Both these cars claim to be completely new and not just face-lifts, so if you want the latest design, hang fire and get a new model. On the other hand, if you don't mind having the old model, but want a discount, it's pretty likely that when Ford and VW announce launch details, dealers will be anxious to clear old stocks fast – which means discounts and perhaps free optional extras.

All sewn up

We've found versatility in eight basic sewing machines. One of them is tailored to suit you

Kim Lewis reports on the latest lower-priced sewing machines on the market

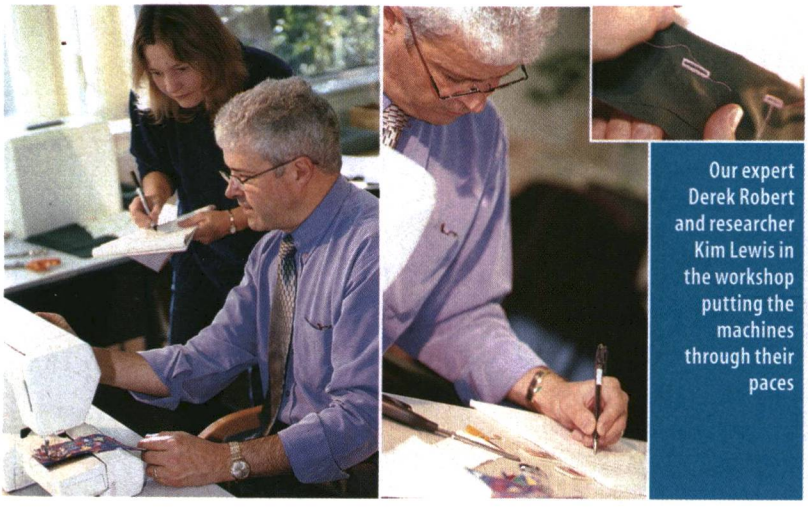
So your trusty old sewing machine has finally given up the ghost, or your eyesight or dexterity may be going west, so you're in the market for a modern machine with handy features such as lights and automatic needle threaders. Maybe you've never used a sewing machine before or have an older, basic model and wonder whether it's worth buying a newer one. Either way, or even if you're somewhere in between, our assessment of eight models in the £140 to £450 price range is designed to give you practical advice on choosing a new machine.

We asked our user panel of 24 keen stitchers each to try three models and tell us how good they found them for various tasks, using different fabrics. We're pleased to say that they found all the machines at least good enough for most of the tasks.

We also asked an expert with more than 30 years' independent experience to examine the machines. He gave us some useful tips to pass on to you. These assessments enable us to recommend two Best Buys.

A STITCH IN TIME

First, of course, ask yourself what you want to sew. And think of the likelihood of expanding your repertoire in the future. Check that the models you like the look of meet your must-have list, and can preferably do more than you think you need. If you have specialised requirements, such as detailed embroidery, you may not find what you need at the price point we've looked at (see 'Extras and upgrades' opposite).



Our expert Derek Robert and researcher Kim Lewis in the workshop putting the machines through their paces

These days, around half those buying a sewing machine do so by mail order. Of the remaining half, most buy from specialists, and just a tenth from department stores. Mail order may be convenient as you can trial the machine at home after buying. But if you want to try before you buy, visit a store. Specialists sell the brands for which they are agents. Few shops can stock all makes. So be wary of being put off a brand you ask about but that isn't sold in a particular outlet.

Most retailers will be only too happy to demonstrate each machine for you, so use the opportunity to try a few. Most machines these days, even the cheaper, most basic ones, can cope with a wide variety of fabrics. But take some stretch and fine silky fabric with you, as these are a harder test of the machines' capability than heavy fabrics. If you're a confident sewing machine user, try them out yourself. If you're not, have a go anyway – it will be easier than trying to work it out on your own at home later.

SERVICING AND REPAIRS

Members of the Sewing Machine Trade Association (SMTA) work to a code of practice and should offer a reciprocal warranty. So if you move to another part of the country, another member of the SMTA will repair your machine under the warranty scheme if it develops a fault. Repairs are usually done on the premises in specialist shops. If you're buying from a department store, ask whether machines are sent away for repair, or whether a service engineer visits the store.

CHECKLIST

- Does it have a good enough range of built-in stitches?
- Does it have stitch length and width control?
- Does it have an auto needle threader?
- Does it have one-step buttonholing?
- Can it handle stretch and fine, silky fabric?
- Is it easy to carry, and not too heavy?
- What accessories are available?
- What does the guarantee cover?
- How easy is it to get spare parts?
- What after-sales support is available?
- Is the retailer a member of the SMTA?
- Does the shop stock all makes or is it an agent for particular brands?

SEW WHAT?

All the models we chose have the basic stitches you'd expect as a minimum. These are straight, stretch,

PHOTOGRAPHY JOHN TRENHOLM

blind hem, zigzag and buttonhole. We've given the number of other stitches they can do in the boxes opposite and over the page. All but the Bernina 1008 also have a decorative or embroidery stitch, for example. The zigzag stitch on the Brother XL-5021 doubles for embroidery. Sewing machines have either an oscillating or rotary stitch action. A rotary action is a good feature to look for, because it prevents the machine jamming while you're stitching, which can happen with oscillating models. They all have variable speed, so you can slow down when you get to a tricky bit, and all have built-in lights and dial controls. None on test has automatic tension control. If the machine has a one-step buttonhole function, it comes with a buttonhole foot that automatically adjusts the buttonhole to the size of the button.

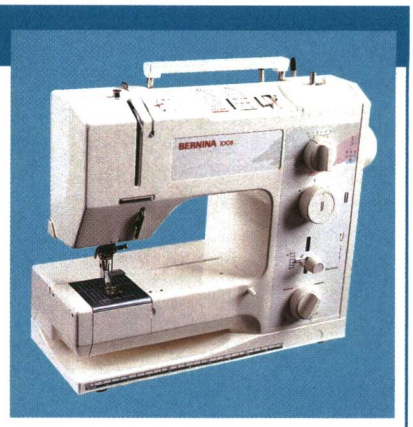
After-sales training Once you're fired with enthusiasm to get started, you might want to go back to the shop for some training in sewing machine techniques. Some specialist shops will give you more detailed help with the model you've bought. Most manufacturers offer sewing workshops, but these tend to be for higher specification models, and may be regionally specific. The websites in 'Contacts', p57 will help you find a class. Tuition videos can be helpful if you buy your machine by mail order. All these are geared to teaching you to use machines, though. If it's dressmaking and pattern cutting you're after, you'll have to find other classes.

Extras and upgrades You would do well to buy an even feed foot if this doesn't come with your model. This is a good gadget that stops fabric shifting around. It's also handy for matching checked and patterned material.

If you're prepared to pay £400 to £500, you begin to move into the electronic market. Machines around this price have a greater range of embroidery and practical stitches, and computerised models are an option. You will certainly need one of these if you want to do customised embroidery, for instance. You might want to buy a machine that promises possible upgrades. But as with all new technology, these models may become out of date relatively soon, and newer upgrades may not 'fit' a few years down the line.

Blind hemming is very difficult to do, even on very expensive machines. If you really want to blind hem regularly, for trousers or curtains, for example, you need to invest in a felling machine – at a whopping £500 to £600.

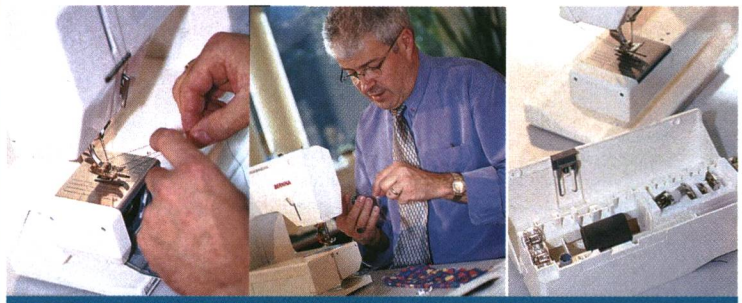
BERNINA 1008 £450



Sews well, but dexterity is required as some controls are fiddly

Our panel said this machine was very heavy to lift. Our expert said it vibrated and was a bit noisy at speed and the buttonhole was poor. There's no threading guide, so you might forget how to do it if you only sew occasionally. It also has lots of control knobs, which you might find confusing. A couple of functions are fiddly to do, so you need to be dextrous to use this machine easily. The triple stitch (straight stretch) is longer than most and looks very good, so it can be used as a topstitch. Electronic speed control is useful – it doesn't stall at slow speed. It has good storage space for useful accessories such as compensation plates – plastic bars to keep the fabric level when sewing a thick seam. The tool to unscrew the needle clamp makes this an easy job.

Manual needle threading	✓	**Presser feet**	5
Weight in carry case	10.4kg (soft cover)	**Buttonhole steps**	6
Needle positions	5	**Number of other stitches**	16



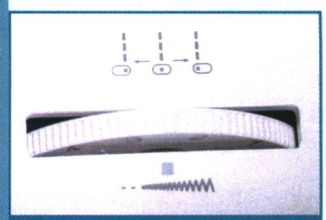
Pictured left to right: threading, fiddly controls and storage box

BROTHER PS-33 £180

Sews reasonably well, and has good instructions, but few noteworthy features

This light model vibrates at speed, but it's fairly quiet in use. It has an oscillating stitch mechanism. The needle position doubles as a zigzag width control – which takes a bit of getting used to. Instructions were easy to follow. Some users couldn't get the buttonholer to work, but our expert made reasonably good buttonholes.

Manual needle threading	✓	**Presser feet**	6
Weight in carry case	7.4kg	**Buttonhole steps**	1
Needle positions	variable	**Number of other stitches**	10

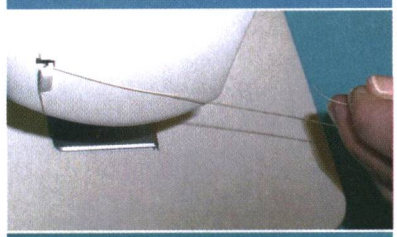


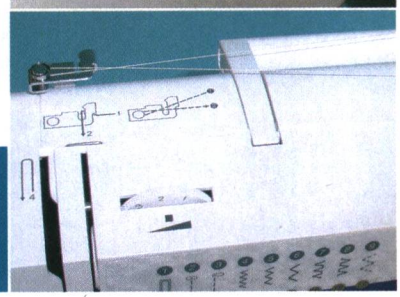
Above: using the needle position to control the zigzag stitch

BROTHER XL-5021 £140

Sews quite well, but disliked because of its noise and clattering
Users said that the instructions are unclear and misleading at times. It clatters and vibrates badly at full speed. Like the other Brother model, it has an oscillating stitch mechanism, rather than a non-jam rotary motion, which is a drawback. On the plus side, the needle threader, side thread cutter and easy-wind bobbin are useful features. Buttonholing is reasonable, and it coped well with stretch jersey and silky material when our expert tried it with a finer needle.

Auto needle threading	✓
Weight in carry case	7.9kg
Needle positions	2
Presser feet	5
Buttonhole steps	1
Number of other stitches	11



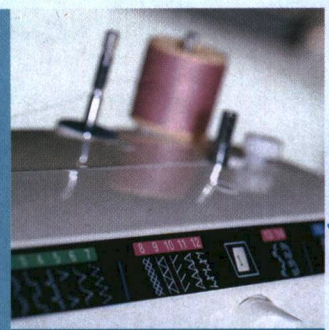


Bottom to top: the easy-wind bobbin and the side thread cutter on the Brother XL-5021

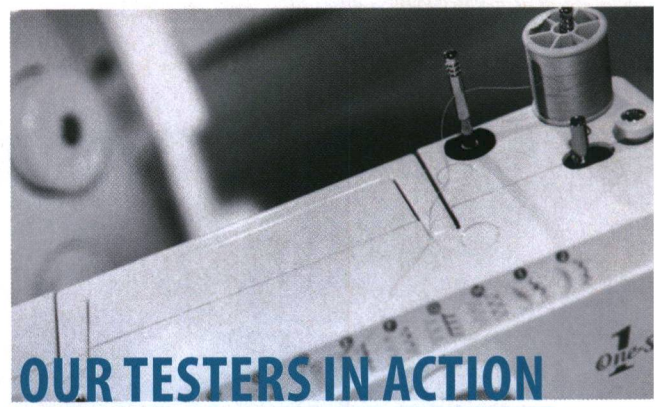
ELNA 2005 £190 exclusive to John Lewis

A bit unstable at speed and inconsistent at stitching
The poor aspects of this heavy machine outweighed the good in our test. The display is clear, and each stitch has a separate setting. The electronic foot control is a good feature – the machine doesn't stall at slow speed. It comes with an overlock foot for making overedging easier – available only as an extra on most machines in this price range. Our expert found the built-in needle threader very fiddly. The machine is a bit jumpy at full speed. When our expert tried it on the stretch fabric it was a bit temperamental, missing stitches here and there, even with a fine needle.

Auto needle threading	✓	Presser feet	8
Weight in carry case	9.5kg	Buttonhole steps	1
Needle positions	1	Number of other stitches	11

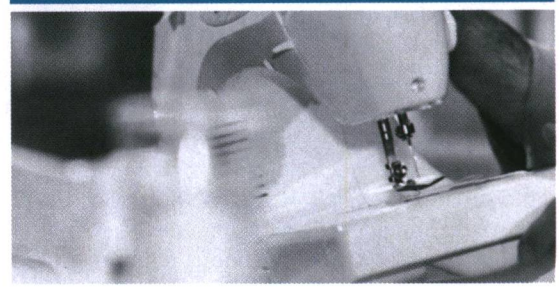


Each stitch has a separate setting (pictured above)



OUR TESTERS IN ACTION

Our expert and users put all eight machines through their paces – the best way to decide if a machine suits your needs is to try before you buy

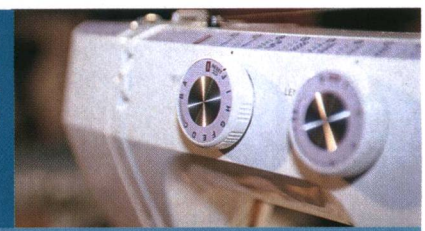


JANOME 1220 £200 Franklins, John Lewis

Good value for money, versatile stitching, easy to use
One of our two Best Buys, both of which are from Janome, the largest manufacturer of household sewing machines. This is the cheaper of the two. It's light to carry. Our panel particularly liked the good range of stitches and the easy-to-use dials. There's a threading guide on the machine. The stitch selection switch is dual mode and easy to use as it's colour coded. The stitch mechanism is metal, not plastic and it's very steady and doesn't jump around at speed, which our expert says are indications of good build quality. But instructions aren't 100 per cent clear.

Manual needle threading	✓	Presser feet	4
Weight in carry case	7.1kg	Buttonhole steps	1
Needle positions	2	Number of other stitches	14

The dual mode stitch selection switch is easy to use (right)



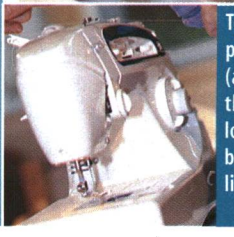
BEST BUY

SINGER 5430C £200

This Singer is let down by the tension control and poor instructions. You need good dexterity and eyesight to use it easily

The weakest of the pack, although it's still capable of doing most of the tasks we set. The panel's main criticism was that the instructions are unclear. Both the panel and expert found it problematic to keep the tension correct. Its best features are the non-jam rotary stitch mechanism, and the top-loading bobbin. You don't have to remove the extension plate to load the bobbin. Our expert felt the needle threader was difficult to use. He demonstrated that the buttonholes are poor, and the balance dial is too easily moved out of position at each of the four buttonhole stages.

Manual needle threading	✓	Presser feet	6
Push button and dial controls	✓	Buttonhole steps	4
Weight in carry case	8.6kg	Number of other stitches	14
Needle positions	3		



Tension was a problem (above) but the top-loading bobbin was liked (left)

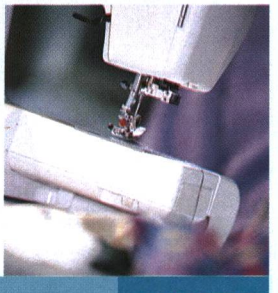
JANOME 5024 £300 Franklins, John Lewis

The best liked because of the range of stitches and features

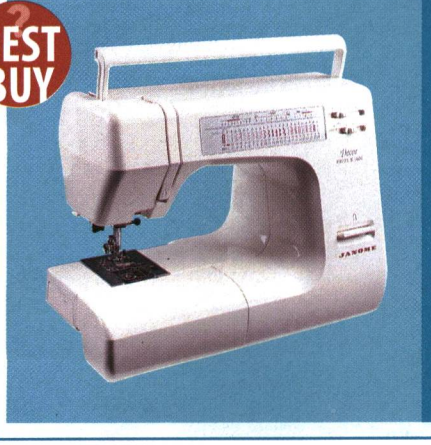
Our users commented particularly on this model's quietness and how easy it is to change the presser feet. They said it has a good range of stitches, and it's easy to change between these. Drawbacks are that it's heavy and, said our expert, stretch stitch isn't quite even and the straight stitch looks a bit messy.

Our expert was impressed by its sewing action. Having a rotary action non-jam mechanism is also a good feature. The display shows you at a glance the correct tension, width and stitch length setting for each stitch, you can choose this, or to override it. There's one setting for each stitch, so no doubling up to complicate matters. The one-step buttonhole can auto match to the size of the button, and you don't need to guide it.

Auto needle threading	✓
Weight in carry case	10.2kg
Needle positions	6
Presser feet	7
Buttonhole steps	1
Number of other stitches	20



BEST BUY



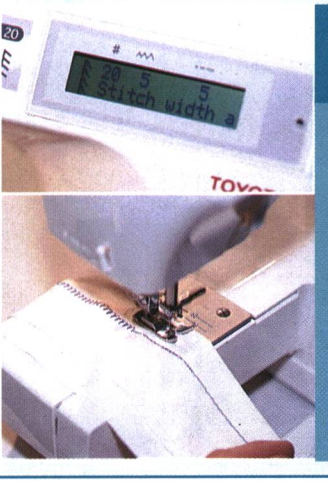
It's easy to change the presser feet on this machine (above). It has easy to access storage on top as well as an extra box. It also has a top-loading bobbin

TOYOTA RA72 £190 exclusive to Argos

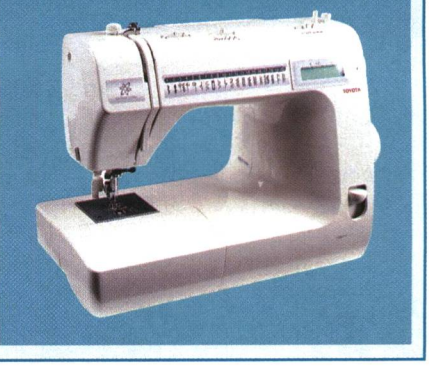
This machine sews reasonably well, but doesn't stand out from the crowd

This model has an electronic display that shows you what to do at each stage. Some users liked this feature, but our expert commented that this machine could do with having better quality basic features before introducing 'extras' like this. This machine has no problem with stretch fabric, but buttonholes are subject to trial and error. The instructions are poor, and users think the carry cover is too flimsy.

Auto needle threading	✓	Presser feet	5
Weight in carry case	7.7kg	Buttonhole steps	1
Needle positions	3	Number of other stitches	14



The clear, electronic display (left) and a sample of the stretch stitch (bottom left)



Health cash plans

Not sure what they are? We explain everything you need to know

You may have seen adverts for health cash plans (sometimes known as hospital cash plans) and been mystified as to what they are. Quite simply, they're a form of medical insurance. Often featuring well-known sporting celebrities, the ads typically promise protection for your family for a small weekly sum.

However, unlike private medical insurance, they don't aim to cover the full cost of treatment in a private hospital. Instead they pay out small, tax-free lump sums after certain types of medical treatment.

HOW DO THEY WORK?

Most health cash plans (HCPs) are run by not-for-profit mutual organisations (which have no shareholders and are run only for the benefit of their members). The most useful areas covered are hospital inpatient stays and dental and optical treatment (including prescribed spectacles) – these attract the most claims. But most policies offer other benefits as well, such as physiotherapy, maternity benefit, private consultations and psychiatric treatment.

The plans pay out whether you have NHS or private treatment. So, in some cases, you'll receive a cash sum even if your treatment was free (for example, an inpatient stay in an NHS hospital). The cash sums are paid directly to you, with no restrictions on how you use them.

Limits on claims Each policy sets limits on the amount you can claim for different benefits. For example, a low-cost policy may set the maximum claim for dental treatment at around £50 a year. If you spend more than £50, you'll have to pay the difference yourself. And some policies pay only a proportion of the cost (usually 50 per cent or 75 per cent). So if you go to the dentist and have £15 worth of treatment, your policy may pay out only £7.50 (assuming a 50 per cent benefit rate). If your maximum yearly benefit is £50, you'd have to have £100 of dental treatment during the year in order to claim the full £50.

Is age an issue? The policies aren't underwritten individually, so they cost the same regardless of your age or medical history. Because of this, you won't be asked to have a medical. Your premiums may rise over time because of general price inflation, but they won't jump up because of your age.

Who's covered? You can choose to insure just yourself, or your partner and children as well (some plans have just one premium that covers the whole family). Most policies cover children until they are 18, and many do so at no extra cost. You can generally join HCP schemes as a new customer until the age of 65, depending on the policy. Once you're a customer, however, you can usually continue to renew your plan, regardless of your age.

HOW MUCH DO THEY COST?

You can pay anything from just a few pounds a month upwards. Most providers offer at least three different levels of cover. From a selection of 15 plans we found premiums ranging from £4 to £65 a month for a family. Generally, the lower the premium, the less cover you get. For an idea of what you get for your money, see table, opposite.

WHAT THEY ARE NOT

Don't confuse health cash plans with private medical insurance (PMI). PMI, which is much more expensive than an HCP, pays out for the cost of private inpatient treatment and often some outpatient treatment too. So, for example, if you have a hip replacement, your PMI policy will pay for the consultations, operation and recuperation (subject to any exclusions). HCPs don't do this. Even the most expensive HCP won't pay out enough to cover the cost of private hospital treatment.

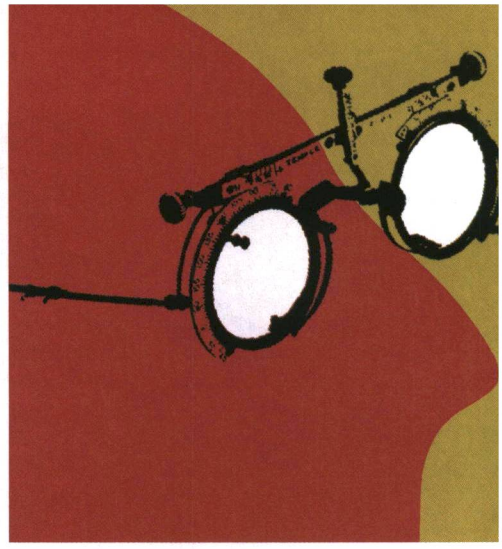
If you do spend time in hospital, HCPs pay you an allowance per night. For the more expensive plans, costing up to £14 per week, you'll get around £80 to £125 a night. A hip replacement could cost between £5,000 to £11,000 as a private patient. Assuming you spent 14 nights in hospital, you could expect to receive around only £1,750 from your HCP (and much less if you went for a cheaper plan). Of course the upside is that, if you have your operation on the NHS, you'll still receive £1,750 if you have an HCP.

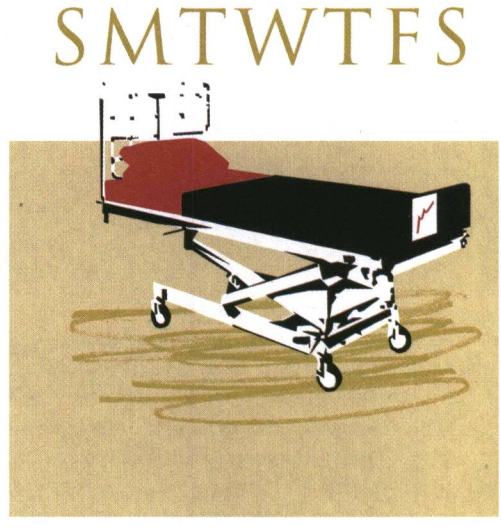
SHOULD I GET ONE?

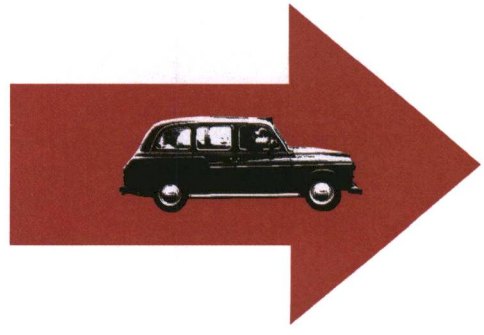
HCPs aren't essential. The risk of not having one is small compared with, say, not having life insurance to protect your dependants, or income protection to protect your income if you couldn't work. So, before you think of taking one out, make sure you've given priority to these other types of insurance if you need them.

As with all insurance, think about the risk you're protecting. Around three quarters of benefits paid by HCPs are for inpatient stays and optical and dental treatment. If you don't have difficulties paying for dental or optical bills and would not have any need to be paid while you're in hospital, then there's little reason to have one. You're unlikely to claim back more than you pay in a year – in 1999 the average premium was £100, while the average amount claimed each year was £75.

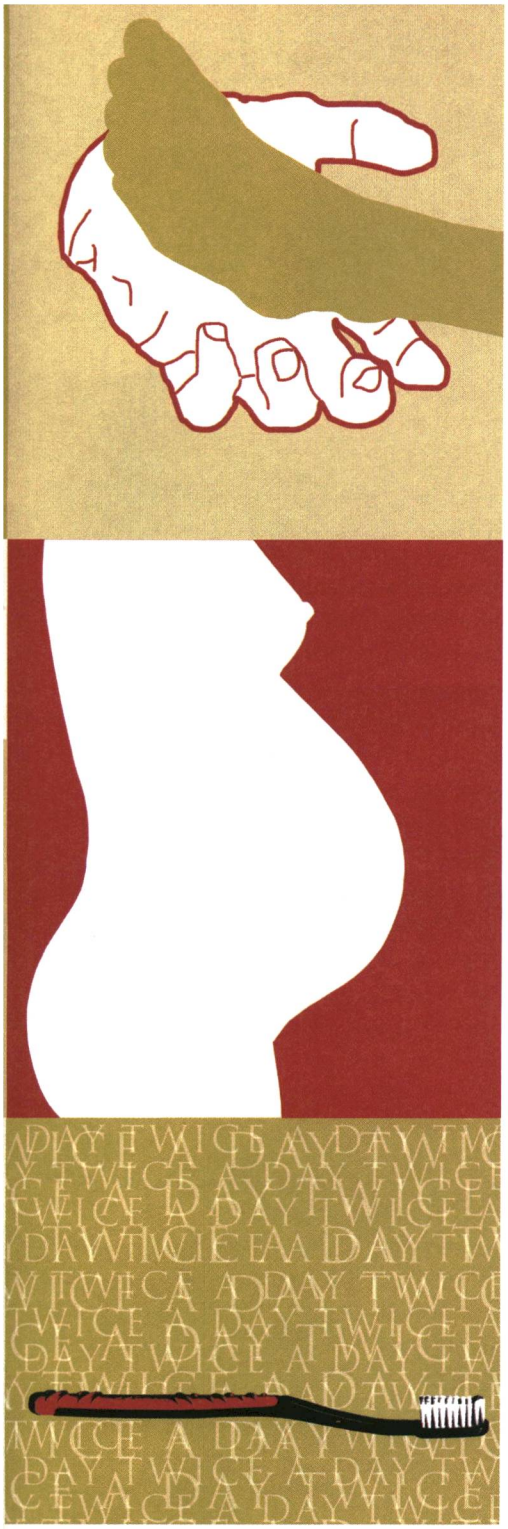
Having said all that, they can be useful to cover extra expenses resulting from a hospital stay, such as the cost of a childminder and travel. And if you think you might want private treatment, such as physiotherapy and osteopathy (also big claim areas for HCPs), an HCP could help towards the cost when you need it. As you get older, you may find there are more circumstances in which you could claim. This, combined







PHOTOGRAPHY JOHN TRENHOLM ILLUSTRATION JOHN MCFAUL



with the fact that your premiums don't rise with age, means that a plan would be of more value to you than a younger person.

CALCULATING THE COST

If you like the idea of an HCP, it's worth doing a few calculations to see whether it's worth getting one – or whether your cash would be better off in a savings account.

It's impossible to predict whether you're going to need hospital treatment in the future (HCPs don't cover pre-existing illnesses). But you can predict with more certainty whether you're going to need dental or optical treatment. Calculate how much you're likely to spend in a year and then work out how much you would have spent if you had the policy.

Example policies

	Low cost £1.10 per week Contributor	Medium cost £6 per week Contributor and partner[1]	High cost £14.40 per week Contributor and partner[1]
Optical	up to £35 over two years	up to £108	up to £248
Dental	up to £22	up to £108	up to £296
Inpatient (per week)	£73.50	£252	£560
Hospital parental stay (per week)	£73.50	n/a	£560
Hospital day surgery grant (per day)	£10.50	£36	£72
Travel to hospital	£2.20 a day	n/a	up to £200[2]
Recuperation (per grant)	£50	n/a	£320
Maternity (per child)	£50	£450	£800
Consultation	up to £70	up to £120	up to £544
Surgical appliance	up to £55	n/a	up to £240 (hearing aid only)
Home help	up to £125	£22.50 per week	up to £1,304 per family
Physiotherapy, osteotherapy, acupuncture, chiropractic	up to £200	up to £240 (incl reflexology)	up to £920
Chiropody	up to £35	included in £240 for physio etc	up to £256
Homeopathy	up to £35	included in £240 for physio etc	included in £920

1 Both the contributor and their partner can claim up to the maximum benefit each
2 Only paid when an ambulance is not available

100 per cent payback
75 per cent payback
50 per cent payback

NOTES

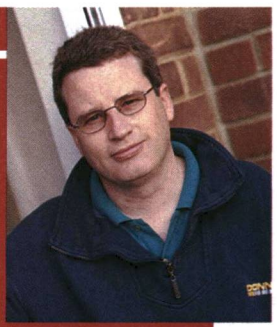
This table shows sample premiums and cover details for a typically low-, medium- and high-cost policy. The low-cost plan is the Westfield Good For You plan, the medium-cost plan is the Medicash Dual Membership Silver plan, and the high-cost plan is HSA's Superplan. These are examples only, not recommendations. Figures are per year unless otherwise stated. We haven't included all the exclusions and other terms and conditions.

We show the main benefits available with the policies. However, each policy provides other benefits, such as a helpline, personal accident and injury cover, care for the elderly, and psychiatric treatment. The higher the cost, the more extra benefits there are. Each plan also includes cover for children as well.

IF YOU'RE BUYING A PLAN...

- **Don't just go for the first policy you find. Contact the British Health Care Association for a list of their members selling HCPs (see 'Further information', below). An internet search on 'health cash plans' or 'hospital cash plans' is also a useful way to find providers.**
- Check how much you can claim for the different benefits and over what time period. For example, a £50 limit on dental treatment might apply for one year on one policy but two years on another.
- **Beware of limits on the amount you can claim. For example, some plans pay out after only the third night in hospital and then have a limit on the total number of nights.**
- Find out how much of the treatment costs the plan will cover. Some pay 100 per cent, some 75 per cent and some 50 per cent.
- **Most plans won't let you make a claim for the first few months. Check how long you have to wait and whether the deferral period is different for different benefits.**
- Most plans won't cover you for pre-existing conditions apart from dental and optical treatment, but some cover them after a certain period, usually two years.

CASHING IN



Graham Middleton took out his health cash plan 14 years ago and is really pleased with it.

He chose the HSA Family Health Care Cash Plan, which covers himself, his wife and three children for £13.86 a month. His wife also took out the same plan. This may seem strange but it actually works well. HSA pays out only 50 per cent of each claim for most treatment. By taking out two plans, they can cover the full cost of each claim by claiming 50 per cent of the cost on one plan and 50 per cent on the other, as both cover the whole family.

Graham and his wife pay around £330 for their plans each year. They claim around £280 a year for dental and optical treatment, which means they pay only £50 and are £230 better off a year. They've claimed for other treatment too. Two years ago, Graham's wife went into hospital. Each plan paid out £18 a night, which covered expenses such as travelling costs, food and new nightwear. And Graham and his wife also received a useful £180 when each of their three children was born.

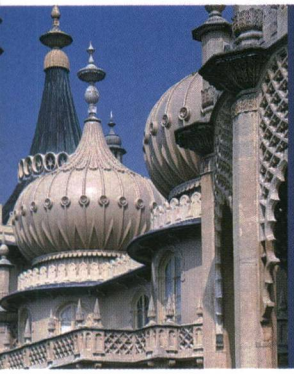
FURTHER INFORMATION

www.abi.org.uk/consumer2/intermediary/health.asp Association of British Insurers
www.bda-dentistry.org.uk British Dental Association
www.bhca.org.uk British Health Care Association

STYLE FILE

Can't tell Edwardian from Art Deco? Here's a quick guide to the key architectural periods

GEORGIAN (c1714-1830)
Based on ancient Roman and Greek classicism. Typical are symmetrical windows, and pillars either side of the front door with a semi-circular fanlight above. Highly decorated plasterwork was accompanied by richly coloured walls.



REGENCY (c1800-1830)
Georgian classicism with flamboyant influence of the Orient, exemplified by the Royal Pavilion, Brighton. More typically, bow-fronted houses, ornate wrought-iron balconies and mantelpieces featuring classical motifs.

VICTORIAN (c1830-1900)
Eclectic, ranging from Gothic-revival based on medieval church architecture (bay windows with pillars and stained glass in oak doors) to 'Old English'-style timber beams and sash windows. Extensive use of tiles in halls and fireplaces.

EDWARDIAN (c1900-1915)
Similar to Victorian but slightly plainer with the introduction of pebble-dashed semi-detached houses. Art Nouveau was a popular decorative style, typified by exotic motifs such as peacocks and lilies used on wallpaper and fabrics.

TWENTIETH CENTURY
1920s to 1940s – Art Deco, clean, simple, geometric and curved designs, and extensive use of chrome. The rise of 'Metroland' suburbia – mock-Tudor semis with bay windows and front and back gardens. 1950s to 1970s – plain functional modernism.

DWELLING IN THE

Our home may be our castle, but we've not always been good at protecting the historic integrity of our properties. Over the years many have been stripped of period features such as windows, doors and fireplaces, leaving local planners and conservation societies with the task of preserving older properties. Yet since 1987 the government has also recognised the need to protect post-war buildings. London's Barbican, (pictured bottom left) built between 1963 and 1982, has been awarded Grade II listed status because of its special architectural interest. Ironically, it dates from the time when homeowners were busy 'modernising' their period properties, but what was once considered 'dated' is now back in demand.

We've asked a surveyor specialising in building conservation to give Mo Ashman, who lives in part of a converted hospital dating from 1700, some hints and tips. But whether you live in a 30s semi, or Regency town house, here are some simple steps to returning your home to its former glory.

When you buy a property the vendor, estate agent or solicitor should be able to tell you approximately when it was built. To find out more about its history look at the deeds, or try your local reference library for

Mo Ashman in the hall of her Regency home in Hertfordshire

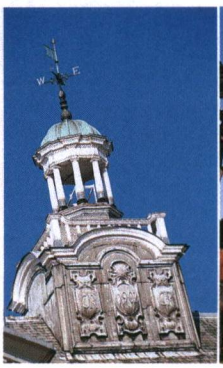
PHOTOGRAPHY: JOHN TRENHOLM, ARCAID, ANCIENT ART AND ARCHITECTURE LTD, HOUSES AND INTERIORS

1 DOING YOUR HOMEWORK

Learning about the style of your property will help you to judge what restoration is appropriate. There are many books about architectural style and the restoration process itself, and organisations such as The Twentieth Century Society and Georgian Group also provide advice and contacts (see 'Contacts' p57).

Visiting buildings of a similar date and style can provide inspiration, particularly National Trust and English Heritage properties with grand period interiors.

Our expert also recommended that Mo visit the Geffrye Museum in London, which has a collection of period interiors from 1600 to the present day.



2 THE PROFESSIONALS

Before you undertake any sort of structural restoration it's advisable to involve an architect specialising in conservation registered as an Architect Accredited in Building Conservation (AABC) or surveyor with the Royal Institution of Chartered Surveyors (RICS). As well as helping to plan restoration work, they will recommend tradespeople with suitable expertise.

Most of Mo's structural restoration was done when the hospital was converted into separate properties. However, this has created its own

PAST

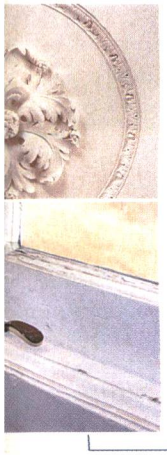
We look at how you can restore an air of authenticity to your home

Ordnance Survey maps, parish registers and other historical records. Local history or architectural groups and national organisations, such as English Heritage, can also help – see 'Further information' below.

Our expert advised Mo to contact the architects who converted her property, to find out what their background research had uncovered. If a property has been altered in a more ad hoc way, those in the surrounding area might provide clues to its original appearance. Look for key architectural features that indicate the period from which a property dates – see 'Style file', left.

challenge – an odd-shaped hallway with an uneven ceiling. Our expert advised Mo against trying to alter the hall's layout, and instead suggested laying black and white floor tiles. The simple pattern and colours will provide continuity throughout the hall and distract attention away from the ceiling.

Our surveyor also spotted some damaged plasterwork, and suggested that Mo find an expert to restore it. The Building Conservation Directory is an ideal source of professionals specialising in restoration using materials and methods in keeping with the property.



3 PLANNING

Your architect or surveyor will advise you about planning controls, but the local council is the authority, and should provide guidance.

Planning permission and building regulations approval apply to all properties. You must get planning permission from the council before you undertake any major changes to your property's appearance, such as adding an extension. This work will also require approval that it complies with building regulations. If you fail to obtain either of these, the council can force you to undo any changes you have made.

Conservation area regulations give local councils extra control over properties in designated locations. There are more than 9,000 in England alone, which have been identified for their special character. Therefore, even a minor alteration to the outside of a building, such as painting it a different colour, has to be agreed with the local council. Listed building consent must be sought for any work to the exterior or interior of a listed building. Around 400,000 buildings in England and Wales are either Grade I, II* and II (Scotland and N Ireland have their own categories). Most are Grade II, indicating special, rather than exceptional, architectural and historic value. Most listed building planning requests are granted, but it is a criminal offence not to have consent, so always contact your local conservation officer for advice.

Our expert wasn't surprised to find out that Mo's local conservation officer had asked her to reinstate damaged egg and dart moulding that she had removed from her shutters, even though Mo's intention was to get new mouldings made. Our expert advised Mo to retain as much original material as possible, because the flaws of an old building are part of its character. He also advised sourcing replacement ironmongery missing from her windows from architectural salvage outlets.

4 THE FINISHING TOUCHES

Carefully chosen fixtures, fittings and accessories are key to creating an air of authenticity. Mo's main reception room has an ornate plaster ceiling, and during the conversion the developer installed four pendant lights. Our expert thought these were out of place, and suggested introducing strategically placed low-level table or standard lamps instead. This ambient lighting will allow the ceiling to be viewed as intended.

To find original furniture and accessories try antique shops, markets, charity shops and auctions. The Interior Decorators and Designers Association has links to specialist outlets, as well as interior designers. Consulting magazines can also help you to choose soft-furnishings and colour schemes that are in keeping.

FURTHER INFORMATION

www.aabc-register.co.uk Register of Architects Accredited in Building Conservation

www.architecture.com The Royal Institute of British Architects

www.buildingconservation.com Online version of the Building Conservation Directory

www.cadw.wales.gov.uk Cadw: Welsh Historic Monuments Executive Agency

www.ehsni.gov.uk Environment and Heritage Services Dept of the Environment in N Ireland

www.english-heritage.org.uk English Heritage

www.fmb.org.uk Federation of Master Builders

www.historic-scotland.gov.uk Historic Scotland

www.idda.co.uk Interior Decorators and Designers Association

www.nationaltrust.org.uk The National Trust

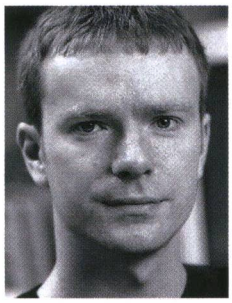
www.rics.org.uk The Royal Institution of Chartered Surveyors

www.salvo.co.uk Architectural salvage listings

www.spab.org.uk The Society for the Protection of Ancient Buildings

Got a question for our experts? Want to air your views? Have your say on these pages. This month, questions on personal computers

ASK THE EXPERTS



Jon Dunning answers your queries on computers and computing

Oh, crumbs!

What are 'cookies' and should I be worried about having them on my computer?
Kevin Hayes
by e-mail

A Cookies are small files that websites place on your PC. Typically, they contain information about what you've done on previous visits to particular websites, and the website looks at them whenever you revisit. They can be useful – for example, they might automatically submit your details to a page that requires you to register, which means you don't have to log in again. There are downsides, though. Some browsers have allowed hackers to access cookies (revealing personal details), so visit the browser company's software site from time to time for news and updates.

You can raise the security setting on your browser to refuse cookies or to warn you before it accepts them. Some sites rely on cookies to navigate you through pages, so turning them off completely can be irksome. Instead, you can delete unwanted cookies from your hard drive – look for a file called something like 'cookies'.

Port holes

My PC doesn't have a USB port. Is there any way I can fit one?
Michael Yeadell
Skipton

A Yes. You need a PCI card that slots inside your computer. It's a simple job and you can get hold of a card for about £30 (for example, Belkin's USB BusPort).

USB ports allow you to connect extra hardware such as printers to your PC. The advantages of a USB port over serial and parallel ports are that it transfers data much more quickly and you can plug in peripherals without having to switch the computer off.

A word of warning: USB doesn't normally work with Windows 95 or earlier.

Free installation

I keep hearing about Linux as an alternative to Microsoft Windows. Is this a sensible way to go?
Sarah Boyd
London N15

A Linux – pronounced 'lee-nucks' – is a type of operating system (the software that controls the running of your computer). It's more reliable than pre-XP versions of Windows and will work well even on old hardware.

You can download it for free and, unlike some operating systems, you can legally install it on as many machines as you want, which makes it useful for businesses. However, it's complicated to set up if you're a beginner. Add to this the lack of compatibility with some software, and Linux, despite some real advantages, is really just for hobbyists and professionals.

Cleaning Windows

Is it worth buying special utility suites when I already have the ones that come with Windows?
Mark Hunter
by e-mail

A Utilities are software programs that protect your computer from viruses and help it run more smoothly. Windows comes with a number of housekeeping utilities, but you can also buy

GET IN TOUCH

Our experts are now looking for questions on ISPs, Which? and Consumers' Association and utility companies. Send your questions or comments for publication by post or fax to 'Letters page' at our Hertford address, p58, or by e-mail to experts@which.net. Which? Online subscribers can also contact us via one of our forum groups.

We give £15-worth of Which? Books vouchers to the sender of our star letter; senders of all other letters printed receive £10 in vouchers. We may edit letters, or use only an extract. We regret that our experts will answer only questions that we publish.

Next month in 'Ask the experts': **hearing aids**

suites that, it's claimed, are more comprehensive. Good examples include McAfee Utilities (£22) and Ontrack Fix-It Utilities (£40).

How much these suites add depends on which version of Windows you're using (with later versions there's slightly less need for them). But they generally make all these 'housekeeping' tasks easier and put everything you need in the same place. They have advanced features for doing quick tune-ups of your system, and can prevent impending crashes.

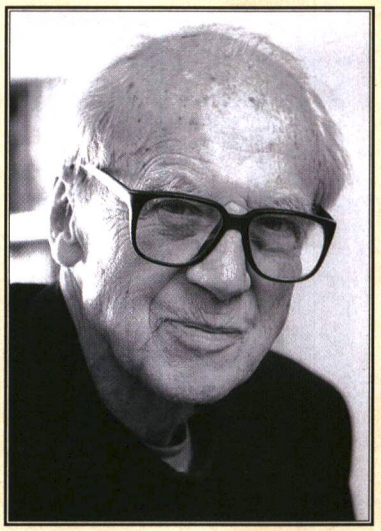
Given that utility suites are fairly cheap, they're worth buying as long as you use them on a fairly regular basis and every time your PC crashes.

A reliable survey?

I've read articles criticising your survey of the reliability of computers because high-street shops are unfairly hampered by their higher number of first-time buyers. Surely there's a better way to rate computers?
Louise Graham
Manchester

A We carry out these surveys because we think that what they tell us about the reliability of different brands is as useful as tests of the equipment itself. The stock argument against this is that 'different retailers sell to different types of user'. So if, for instance, Time deals with more first-time buyers, you'd expect them to have more people messing up their machines. In fact, our survey found that computers owned by people with basic experience were no more likely to have broken down than those owned by expert users.

ILLUSTRATION KEVIN EVANS PHOTOGRAPHY JOHN TRENHOLM



'IF SOMEONE HADN'T SAID IT WAS IMPOSSIBLE, I WOULDN'T HAVE BEEN SO KEEN ON IT'

Michael Young, who died last month aged 86, risked everything to produce the first issue of *Which?*

Without Michael Young there would probably have been no *Which?* – at least for many years. But, in 1956, he was alarmed to find responsibility for the project dropped into his lap when his friend Dorothy Goodman, who had been leading the effort, had to return to America. There were no staff, no funds, no premises, and no guarantee that the operation would be allowed to survive. There was only a bunch of enthusiasts who had never worked together before but were now starting to research consumer articles.

Michael took a huge gamble and risked everything to produce the first issue in October 1957. He recruited Gerald Gardiner QC, England's leading libel lawyer, to be an honorary vice president when all the other lawyers were telling him that actions under the so called 'Slander of Goods Act' would quickly close down the magazine. Indeed, no newspaper would mention the first issue for fear of libel until Michael managed to get a tiny paragraph into the *Times*. Suddenly there was a flood of orders. He later said: 'If someone hadn't said it was impossible, I wouldn't have been so keen on it.'

Michael's interest in supporting consumers against the power of producers went back to the 1930s when he produced a report on American consumers' unions while at the Political and Economic Planning institute. His interest continued after the war when, as head of the Labour Party Research Department, he wrote into the 1950 election manifesto a commitment for a government consumer service. Michael said later that luckily nothing was done to implement it, leaving the way open for private initiative.

Michael liked to give small groups of people their head believing that this was the best way to capture enthusiasm and initiative. His unique combination of talents included having original ideas, following them up and then – rare, indeed – letting go and encouraging others to take over. His consumer interests ranged widely. He founded the Advisory Centre for Education in 1960 and wrote many articles for its journal *Where?*. These included titles such as 'Motor Mechanic – becoming one', and a piece campaigning for an 'Open University'.

He also set up the Research Institute for Consumer Affairs in 1965 to investigate monopoly services; the Public Interest Research Centre in 1971, which pioneered the idea of a company 'social audit'; and the College of Health in 1983 whose journal evolved into *Health Which?*.

Michael set up of dozens of other organisations and he was the author of many seminal works including For Richer or Poorer in 1951 and The Rise of the Meritocracy in 1958 – a satire on a world run by an intellectual elite.

He died aged 86 on 14 January 2002 leaving his wife Dorit and their young daughter Gaia as well as his older children Christopher, David, Toby, Sophie and Emma.

Tony Burton

savingsmonitor

Use this page to find a Best Buy for your savings

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – either until the cheque arrives or the money has been transferred to another account. But if you need instant access to your money, choose an account that has a cash card. Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your savings.

We also show **how the account is run** (by post or telephone or via a bank or the internet), the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give.

All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

		Interest rate (%)[1]						
	How account is run	£100	£1,000	£5,000	£10,000	Min initial deposit(£)	Notice (days)	Cash card
Easy-access accounts								
Abbey National eSaver	internet		4.90[2]	4.90[2]	4.90[2]	500		✓
A&L Phonesave Premier[3]	phone	3.25	3.25	3.90	4.40	1		
Halifax Web Saver	internet	4.05	4.05	4.05	4.05	1		
Intelligent Finance Direct Access	phone	4.05	4.05	4.05	4.05	1		
N&P BS NetmasterGold Save II[4]	internet	4.25	4.25	4.25	4.25	1		✓
Nationwide BS e-Savings[5]	internet	4.25	4.25	4.25	4.25	1		✓
Newcastle BS Net Savings	internet		4.10	4.10	4.50	1,000		
Northern Rock Tracker Online	internet	4.75[6]	4.75[6]	4.75[6]	4.75[6]	1		
Scottish Widows Instant Transfer	post/tel	4.15[7]	4.15[7]	4.15[7]	4.20[7]	100		
Notice accounts								
Julian Hodge Extra High Interest	postal		2.53	3.60	4.30	1,000	90	yrly
Manchester BS Classic II	branch			4.85	4.85	5,000	90	yrly
Northern Rock Direct Tracker 90	post/tel	4.35	4.35	4.35	4.35	1	90	yrly
Scottish Widows 60 Day	post/tel	4.20[7]	4.20[7]	4.20[7]	4.30[7]	100	60	yrly
Universal BS Direct 90	postal			4.25	4.30	5,000	90	yrly

1 Rate before tax 2 Includes a variable bonus (currently 0.50 per cent) payable for first six months 3 All transactions via Premier Account 4 Open to NetmasterGold customers 5 All transactions via FlexAccount 6 Includes a bonus of 0.25 per cent payable for first six months 7 Includes a bonus of 0.5 per cent payable for first six months

All rates correct at 14 January 2002 Based on data supplied by *Moneyfacts*

MINI CASH ISAS

All our Best Buy mini cash Isas are available nationally and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

✓ indicates that the Isa meets the government's **Cat standards** (see p46 of our August 1999 report on Isas).

Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We also show the **minimum initial deposit**, any **notice** period and whether the account **accepts transfers** from other Isas. Most of the Best Buys offer the same rates for their Tessa-only Isas.

		Interest rate (%)						
	Cat standard	£0-£499	£499-£999	£1,000-£2,999	£3,000+	Minimum initial deposit (£)	Notice (days)	Accepts transfers
B'ham Midshires				4.25	4.45	1,000	7	✓
Britannia BS	✓	4.65	4.65	4.65	4.65	1		✓
C&G		4.50	4.50	4.50	4.50	100		✓
Furness BS				4.60	4.60	1,000	90	
Julian Hodge Bank		4.55	4.55	4.55	4.55	250	90	✓
Kent Reliance BS		4.40	4.40	4.40	4.40	50	30	✓
Melton Mowbray BS		4.20	4.20	4.20	4.50	25[1]		
Monmouthshire BS	✓	4.45	4.45	4.45	4.45	10		✓
Principality BS		4.54	4.54	4.54	4.54	100[2]	30	✓
Shepshed BS				4.40	4.40	1,000	60	✓
Stafford Railway BS	✓	4.35	4.35	4.35	4.35	1[3]		✓
Teachers BS				4.50	4.50	1,000		✓
Tipton & Coseley BS	✓	4.35	4.35	4.35	4.35	1	7	

1 Minimum investment for non-locals is £1,000
2 Minimum investment for non-locals is £2,500
3 Minimum investment for non-locals is £250

All rates correct at 14 January 2002 Based on data supplied by *Moneyfacts*

NATIONAL SAVINGS

The table gives details of all the National Savings products except Premium Bonds. **Capital Bonds** are an alternative to other fixed-term accounts, and are attractive if you don't pay tax. If you do, you'll have to pay tax on the interest yearly, even though you don't receive it until the end of the five years. **Index-linked Certificates** are worth considering if you are a taxpayer, especially if you pay tax at the higher rate. **Children's** and **Pensioners Bonds** are a good bet if you qualify for them. **Income Bonds** pay a good rate compared with monthly income accounts offered by banks and building societies.

Not all National Savings schemes have the same tax position. With some, the interest is tax-free; with the others, the interest is taxable but the interest is paid 'gross' (that is, with no tax deducted).

	Account details							
	Amount you can invest (£)	Term/notice of withdrawal	Interest on £500 (%)	Interest on £1,000 (%)	Interest on £10,000 (%)	Interest on £25,000 (%)	Interest paid	Tax position of interest
Capital Bonds Series 4	100-250,000	5 years[1]	4.40 f	4.40 f	4.40 f	4.40 f	yearly	paid gross
Cash Isa	10-3,000	nil	4.15	4.15			yearly	tax-free
Certs: Fixed Interest 11th Issue	100-10,000	2 years[1]	2.95 f	2.95 f	2.95 f		yearly	tax-free
Certs: Index-linked 10th Issue	100-10,000	2 years[1]	1.30 f+i	1.30 f+i	1.30 f+i		yearly	tax-free
Children's Bonus Bonds Issue 1	25-1,000	5 years[2]	4.05 f	4.05 f			yearly	tax-free
Fixed Rate Savings Bonds Issue 11	500-1,000,000	1 year[3,4]	3.45 f	3.45 f	3.45 f	3.65 f	yearly	paid net[5]
Income Bonds	500-1,000,000	3 months	3.55	3.55	3.55	3.80	monthly	paid gross
Investment Account	20-100,000	1 month	2.70[6]	2.70	3.00	3.20	yearly	paid gross
Ordinary Account	10-10,000	nil	0.60[8]	0.60	0.60		yearly	see[7]
Pensioners Bonds Series 8	500-1,000,000	1 year[9]	3.70 f	3.70 f	3.70 f	3.70 f	monthly	paid gross
Tessa-only Isa	10-9,000	nil	4.15	4.15			yearly	tax-free

f = fixed rate i = inflation rate

1 No interest earned if cashed in before first anniversary 2 Only available to under-16s. No interest earned once holder is 21 3 Also available on a three- and five-year term with annual or monthly interest 4 No penalty for repayment at end of term, otherwise penalty equal to 90 days' interest on amount to be repaid 5 Tax on the interest payable is deducted at 20 per cent. Non-taxpayers can claim tax back, higher-rate taxpayers have to pay extra 6 2.60 per cent paid on balances of less than £500 7 First £70 of interest earned each year is tax-free (or first £140 of interest if joint account). Interest is otherwise taxable but paid gross 8 0.50 per cent paid on balances of less than £500 9 You can cash the Bonds in earlier, but you'll lose interest. Two- and five-year terms also available

All rates correct at 14 January 2002

contacts & links

Use these contacts and internet links to save time when shopping around. For further information, use the links in the article itself. Links are also given on our website – www.which.net/which (*W* = member of Which? Web Trader)

ALL CHANGE (p16)
Financial Services Compensation Scheme
020 7892 7300
www.fscs.org.uk
Likko
01245 702491 (Clearview Communications: UK distributor)
www.clearview-cctv.com
Nokia 08700 555 777
www.nokia.com
Panasonic
08705 357357
www.panasonic.co.uk

BUYNG PROPERTY ABROAD (p30)
Useful organisations
Federation of Overseas Property Developers, Agents and Consultants
020 8941 5588
The Law Society
0870 606 2555
The Law Society of Scotland 0131 226 7411
National Association of Estate Agents
01926 496800

HIRING TOOLS (p12)
HAE/Safe-Hire
0121 380 4600
www.hae.org.uk

RANGE COOKERS (p20)
Ariston (Merloni)
0870 010 4305
www.aristonchannel.com
Belling 0116 212 3456
www.bellingappliances.co.uk
Britannia
01253 471117
www.rangecooker.co.uk
Cannon (GDA)
0870 1546474
www.cannongas.co.uk
DeLonghi (Comet *W*)
0845 600 7002
www.comet.co.uk
Flavel – see Leisure
Leisure 0870 789 5107
www.leisurecp.co.uk
Mercury 01522 881717
www.mercury-appliances.co.uk
Smeg 0870 843 7373
www.smeguk.com
Stoves 0151 426 6551
www.stoves.co.uk

RESTORING PROPERTY (p52)
Architectural salvage listings 01890 820 433
www.salvo.co.uk
Cadw: Welsh Historic Monuments Executive Agency
029 2050 0200
www.cadw.wales.gov.uk
English Heritage
0870 333 1181
www.english-heritage.org.uk
Environment and Heritage Services, Department of the Environment in Northern Ireland
028 9054 3034
www.ehsni.gov.uk
The Federation of Master Builders
0207 242 7583
www.fmb.org.uk
The Georgian Group
020 7387 1720
www.heritage.co.uk/georgian
Historic Scotland
0131 668 8600
www.historic-scotland.org.uk
Interior Designers and Decorators Association
020 7349 0800
www.idda.co.uk
The National Trust
0870 458 4000
www.nationaltrust.org.uk
Register of Architects Accredited in Building Conservation
www.aabc-register.co.uk
The Royal Institute of British Architects
020 7580 5533
www.architecture.com
The Royal Institution of Chartered Surveyors
0870 333 1600
www.rics.org.uk
The Society for the Protection of Ancient Buildings
020 7377 1644
www.spab.org.uk
The Twentieth Century Society
020 7250 3857
www.c20society.org.uk

SAVINGS MONITOR (p56)
Mini cash Isas
Birmingham Midshires
0845 602 2828
www.birminghammidshires.co.uk
Britannia BS
0800 0134860
www.britannia.co.uk
Cheltenham & Gloucester
0800 226341
www.cheltglos.co.uk
Furness BS
0800 220568
www.furnessbs.co.uk
Julian Hodge Bank
0800 028 3746
www.julianhodgebank.com
Kent Reliance BS
01634 848944
www.krbs.co.uk
Melton Mowbray BS
01664 563937
www.mmbs.co.uk
Monmouthshire BS
01633 844402
Principality BS
029 2034 4188
www.principality.co.uk
Shepshed BS
01509 822000
www.theshepshed.co.uk
Stafford Railway BS
01785 223212
www.srbs.co.uk
Teachers BS
0800 783 2367
www.teachersbs.co.uk
Tipton & Coseley BS
0121 557 2551
www.thetipton.co.uk
National Savings
0845 964 5000
www.nationalsavings.co.uk
Savings accounts
Abbey National
www.abbeynational.co.uk
Alliance & Leicester
0845 964 5660
www.alliance-leicester.com
Halifax
www.halifax.co.uk
Intelligent Finance
0845 609 4343
www.if.com
Julian Hodge Bank
0800 028 3746
www.julianhodgebank.com
Manchester BS
0161 833 8880
www.themanchester.co.uk
Nationwide BS
www.nationwide.co.uk
Newcastle BS
www.newcastlenet.co.uk
Northern Rock
0845 600 6767
www.northernrock.co.uk
Norwich & Peterborough BS
www.netmastergold.co.uk
Scottish Widows Bank
0845 845 0829
www.scottishwidows.co.uk
Universal BS
0800 028 8383
www.theuniversal.co.uk

SEWING MACHINES (p46)
Bernina
020 7253 1198
www.bernina.co.uk
Brother
0870 830 4020
www.brother.co.uk
Elna
020 7515 1020
www.elna.com
Janome
0161 666 6011
www.janome-uk.co.uk
Singer *W*
020 7336 7986
www.singermachines.co.uk
Toyota
01322 291137
www.home-sewing.com

STAKEHOLDER PENSIONS ADVICE (p8)
Financial Services Authority consumer helpline 0845 606 1234
www.fsa.gov.uk/consumer
IFA Promotions
0800 085 3250
www.unbiased.co.uk
Institute of Financial Planning
0117 945 2470
www.financialplanning.org.uk/contacts.cfm
OPAS stakeholder helpline
0845 601 2923
www.stakeholderhelpline.org.uk
Society of Financial Advisers
020 7417 4442
www.sofa.org

WIDESCREEN TVs (p34)
Panasonic
08705 357357
www.panasonic.co.uk
Philips
020 8665 6350
www.philips.co.uk
Sony 08705 111 999
www.sony.co.uk
Thomson
01732 520920
www.thomson-europe.com
Toshiba
01276 62222
www.toshiba.co.uk
Other useful contacts
ITV Digital
0808 100 0101
www.itv-digital.co.uk

quick index

Main features in the August 2001 to January 2002 issues, and any corrections (+) and updates (●) on these topics. For this month's articles, see p3.

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memberbenefits

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Visit our website at www.which.net/which for extra information. There are links to dozens of websites relevant to each issue, plus each month *Which?* experts go online to answer your questions – this month we're featuring **with-profit investments** (see p42). E-mail your questions from the website. You can also tell us what you think about *Which?* – use the online form to give us your views.

FACT SHEET

All our current factsheets are also online but if you don't have access to the internet, you can order them by phone (they're free for members). Ring our Helpline on **0845 307 4000**.

NEW THIS MONTH

Pension Credit Details of this new state benefit for pensioners with modest savings, as featured in 'Seeking stakeholder', p8 (ask for code PCRED).

CONTACT US

MEMBERS' HELPLINE 0845 307 4000
The Helpline team is ready to answer your call Monday to Friday 8.30am to 8pm; Saturdays and bank holidays 9am to 1pm.
POST Membership Services Dept
PO Box 44
Hertford X, SG14 1SH
E-MAIL which@which.net
FAX 0845 307 4001
WEBSITE www.which.net/which
OUTSIDE THE UK +44 1992 822800
Please include your *Which?* membership number and a daytime phone number.

Corrections

'How to make your battery grow', December 2001, p13
We should have pointed out that it's important that you don't mix different-sized batteries within the same product, as this can lead to leakage or even, in extreme cases, an explosion. We shall be asking the manufacturer to make this clear in their instructions for the Battery Upsizer.

'The cost of living', January 2002, p36
The phone number for BUPA listed under 'Long-term care', p57, is wrong. The correct number is 0800 0929611.

Index 2000-2001
December 2001, p50
The entries under 'I' on p53 are for 1999 and 2000, not 2000 and 2001. If you have any index queries, please ring our Members' Helpline on 0845 307 4000.

SHOPPING OPTIONS – SAVE WITH WHICH?

Which? members can make big savings on electrical appliances, energy bills, and even on cars, thanks to our specially negotiated deals.

Value Direct and **Unbeatable** are two companies which sell only over the phone and internet. Value Direct sells a wide range of electrical goods from dishwashers to TVs. Unbeatable offers cameras, camcorders and binoculars. We aim to ensure their prices for *Which?* members are the lowest around by constantly price checking against those from other internet and high-street retailers.

Which? members can also save on their energy bills through **buy.co.uk**. A quick and easy-to-use online calculator will enable you to compare prices and switch supplier if necessary – and if you don't make the savings promised, you'll be refunded 110 per cent of the difference Finally, **oneswoop.com** can save you up to 30 per cent on a wide range of new cars, with many of them available from stock.

Electrical goods
Value direct 01473 320015
wol.value-direct.co.uk
Unbeatable 01293 433833
www.unbeatable.co.uk/which
Energy bills
www.buy.co.uk/which
New cars
oneswoop.com 0845 130 9192
www.oneswoop.com/partners/which

HELP WANTED

Reply by e-mail to helpwanted@which.net, or by post to our Hertford address (see 'Contact us'), quoting the department shown. We cannot advise on individual cases.

FOOD ALLERGIES

Do you have an allergy to nuts or other foods? What helps? What makes things worse? What's good or bad about product labelling? (Please send examples of poor packaging.) Have you found some supermarkets, airlines and restaurant chains particularly helpful? Dept SC.

ADVENTURE GIFTS

Did you receive or give an adventure gift for Christmas (such as the chance to drive a Ferrari around a racetrack, or a flight in a balloon)? Did you enjoy it? Was it well organised? Details of your experiences to Dept PJT.

SHODDY SURVEYS

Have you had shoddy service from a chartered surveyor within the last five years? If you've had a problem with a survey carried out on a domestic property, we'd like to hear from you. Please send your name and address to Dept JEC and we'll send you a questionnaire.

DOUBLE GLAZING

If you've bought double glazing in the past two years, and would like to take part in a short survey, please let us know. We'll send you a questionnaire in April. We'd also like to hear from people who've had a bad experience with a double-glazing company. Please send brief details, and tell us whether you'd be willing to feature as a case study. Reply to Dept AS, with full contact details, and name of the company.

NEW CARS – DRIVERS WANTED

We'd like your views on the following cars: BMW 3-series Compact, Chrysler Neon, Hyundai Sonata (from January 2002), Honda Stream, Hyundai Accent (from January 2000), Hyundai Matrix, Nissan Primera (from January 2002), Nissan X-trail, Subaru Impreza (from October 2000), Suzuki Liana, Toyota Avensis Verso, Toyota Camry (from November 2001) and Toyota Corolla (from January 2002). Please write to Dept AS or e-mail whichcar@which.net, with your name, address and phone number, and the model of car.

The Toyota Camry – one of the new cars we want to hear about

LIFE AND HEALTH INSURANCE MAKEOVER

Do you have a partner or children who rely on you financially? Are you unsure about the products and level of cover you need to ensure they could manage if you were unable to work or if you died? If you'd like some advice and would be willing to feature as a case study, please write to Dept BH with details.

WASHABLE NAPPIES

We'd like to hear from parents who've tried non-disposable nappies or a nappy laundry service, and also from parents who would be willing to take part in a trial of such a service in March and/or April. Please send details of your experiences and full contact details to Dept JH by 1 March 2002.

CONSUMERS' ASSOCIATION ELECTION RESULTS

ELECTED to Consumers' Association's Council of Management (in alphabetical order)
Guy Dehn, Sue Leggate, John Rimington CB, Gary Waller.
NOT ELECTED Michael Levy, Robert Moreland, Charles Widoger.

For full voting figures contact: Company Secretary, Consumers' Association, 2 Marylebone Road, London NW1 4DF.

Remember that as an Ordinary Member you have the right to nominate candidates for Council or even to stand yourself. For more details, see 'Vote for Consumers' Association', January 2002, p58.

BESTBUYDRAW BESTBUYDRAW BEST

BEST BUY DRAW

Smile! – because we're giving away ten Yashica Zoomate 165SE compact cameras, a Best Buy from our December 2001 report

To be entered in our draw, send your full name and address (including postcode), and daytime phone number on a postcard to 'BB Feb 02', Which?, PO Box 44, Hertford X, SG14 1SH, to reach us by 18 February 2002. Please include your membership number. Postcards only, please.

Only one entry per household. Entries received by 18 February 2002 will be entered into the Prize Draw. Winners will be informed in writing as soon as possible after 1 March 2002.

The first ten winners drawn will receive a Yashica Zoomate 165SE compact camera. Winners are not eligible for a cash equivalent. A list of winners will be available from BB Feb 02, Which?, Castlemead, Gascoyne Way, Hertford X, SG14 1LH after 15 March 2002 (please include a stamped addressed envelope). Those under 18 years of age and employees of Which? Ltd, its associated companies and suppliers are not eligible to enter any *Which?* Prize Draw. Members of their immediate families (namely spouse, children, parents, siblings) are also ineligible, as is anyone living in the employee's household.

PHOTOGRAPHY FoodPix, STONE

WHO WE ARE

Which? is researched by Consumers' Association (CA), the UK's biggest independent, not-for-profit consumer organisation.

CA's Council of Management
Brian Yates (**Chairman**); Ruth Gee, John Rimington CB (**Deputy Chairmen**); Anthony Burton OBE, Guy Dehn, Neville Duncan, Margaret Ginman, Tanya Heasman, Harriet Kimbell MBE, Sue Leggate, Michael Moore CBE, Gary Waller, James Woodward-Nutt, Professor Steve Woolgar, Christopher Zealley
Director Dame Sheila McKechnie DBE

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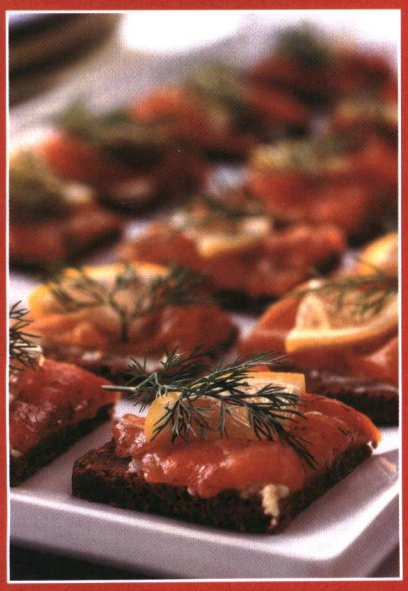
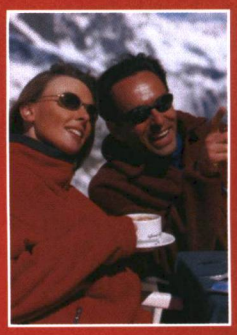
NEXT MONTH IN WHICH?



PREMIUM FOODS Can you taste the difference between premium and standard brands? **TRAVEL INSURANCE** Best Buy annual and single-trip policies **VCR, DVD, PVR** Which should you choose?



PLUS:
BEST BUY CASH ISAs; CAR SAFETY LEAGUE; PLANNING A WEDDING; FUNERAL DIRECTORS; DOWNLOADING SOFTWARE; JUICE EXTRACTORS; CAR WARRANTIES; PORTUGUESE RED WINE; STATE SECOND PENSIONS

Coming up in future issues: FRIDGE-FREEZERS; LAWNMOWERS; CAR TYRES; FUNDING PRIVATE MEDICAL CARE; TRANSFERRING CASH ISAs; FINANCIAL SOFTWARE; SHARE DEALING; VACUUM CLEANERS; PRODUCT RELIABILITY; ICE CREAM; BUY-TO-LET MORTGAGES; ONLINE BANKING **PLUS** TAX SAVING GUIDE 2002 – YOUR FREE 68-PAGE SUPPLEMENT

briefcases

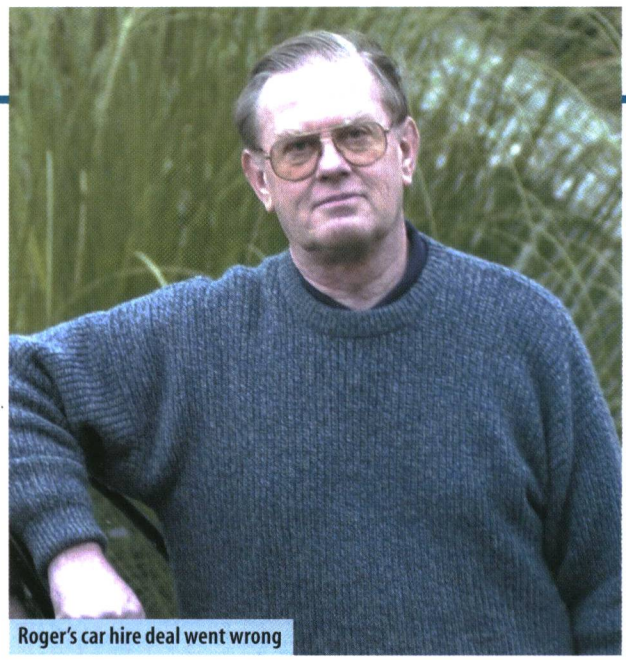
Two recent cases from our lawyers' files

Honey, they shrank the car...

In October 1999 Roger Parkin and his wife Tessa decided to celebrate their ruby wedding anniversary with a fly-drive holiday to Florida. They invited their son Nic, his partner Julie and their grandson Thomas to join them.

Roger and the other adults went into their local branch of Going Places to find out what was available. The travel adviser gave Roger and his party details of a fly-drive holiday that Airtours could provide. The holiday would cost them £5,353. Going Places didn't have any brochures to show Roger but, after listening to what the travel adviser had to say, Roger and the others decided to go ahead and book. They explained that, with four adults, a child and luggage, they would need a people carrier rather than a conventional car. Going Places assured them that this wouldn't be a problem. They didn't get a voucher for the car – they were told that all they needed to do was to turn up at the hotel and check in.

When they arrived in Florida, they found they had been allocated a two-door compact car and Roger had to pay out £156 to upgrade to a people carrier. On his return to England, Roger wrote to both Airtours and Going Places to ask for the money back. Neither was prepared to settle his claim, so Roger came to Which? Legal Service. We again wrote to both companies, and Airtours finally reimbursed the £156.



Roger's car hire deal went wrong

PHOTOGRAPHY JOHN TRENHOLM, TERRY MEALEY

POINT OF LAW

The package holiday you get must be as described. If it isn't, you may be entitled to compensation, including any reasonable out-of-pocket expenses incurred. In some cases, you may also be able to claim damages for loss of enjoyment and/or compensation for loss of service.

Not digging those bad vibrations

In 1994, Nynex CableComms Ltd carried out major works near John and Jennie Wilkinson's house, laying cables to supply TV and phone lines. The work included digging and resurfacing a trench across the main road in front of the Wilkinsons' property, to carry the cables.

Two years after the work was finished, John and Jennie noticed that their house echoed and vibrated whenever traffic passed over the trench. They asked their council to investigate. The noise and vibration continued for four months. When, at the council's request, Nynex resurfaced the trench for a third time, the noise stopped. Then cracks developed under two front windows and in the front door bay. John and Jennie contacted NTL, which had taken over Nynex. As a gesture of goodwill, it paid for the cracks to be repaired. Next, the concrete slabs on the Wilkinsons' front drive started to move, and a crack appeared down the length of a path and patio area in their back garden.

Cable laying damaged John and Jennie's property

John and Jennie suspected that the trench hadn't been filled in properly, and that, as a result, noise and vibration from traffic was being carried into their house and causing damage. They approached NTL. Both sides called in experts but neither party could agree on the cause. Because of this, NTL wouldn't accept liability and refused to pay for any further repairs, so John and Jennie asked Which? Legal Service to intervene. NTL still wouldn't admit it was liable, so we helped John and Jennie sue, limiting the claim to £5,000, the maximum for the small claims court. Without NTL admitting liability, the claim was settled out of court for £3,500 plus £115 court fees.

POINT OF LAW

If your property is damaged by an independent contractor, you may have a claim for negligence, provided you can prove that the contractor should have realised that carelessness on his part could cause damage.

WHICH? legal service

You never know when you might need legal advice. Join Which? Legal Service and you'll get unlimited phone access to some of the UK's top consumer lawyers providing you with help and legal advice whenever you need it. If your case requires written action, we can handle that too for a very competitive fee. Call free on 0800 252 100 for an information pack. The number for existing Which? Legal Service members is 01992 822 828.